

02425-2
11/5/88

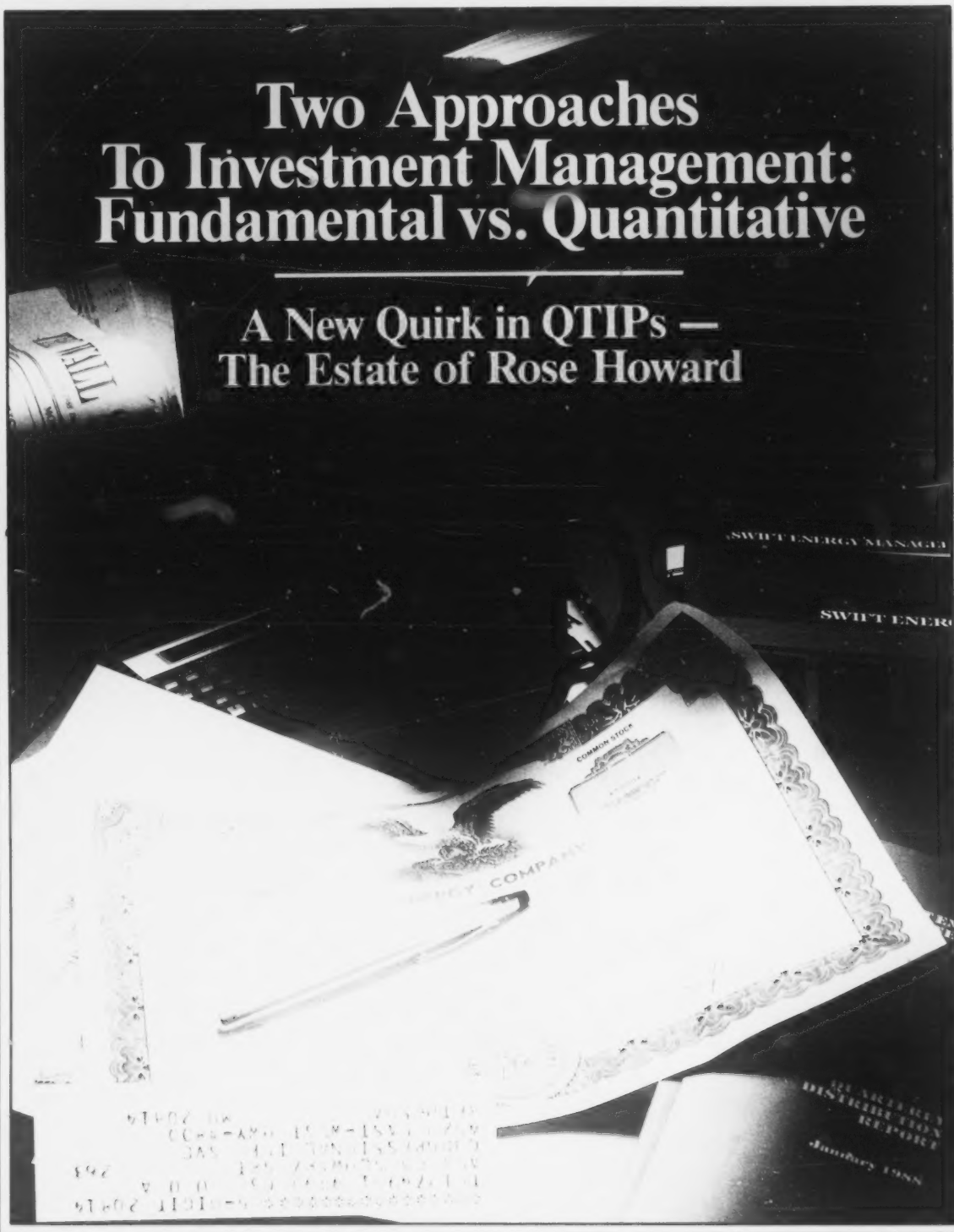
TRUSTS & ESTATES

ESTATE PLANNING & ADMINISTRATION

A Publication of Communication Channels, Inc. NOVEMBER 1988

Two Approaches To Investment Management: Fundamental vs. Quantitative

A New Quirk in QTIPs — The Estate of Rose Howard



TRUSTS & ESTATES®

Volume 127, No. 11

Estate Planning and Administration Since 1904

NOVEMBER 1988

INVESTMENTS

10 / Outperforming The Market With A Quantitative Approach

A look at Mellon Bank's two-step process
that consistently exceeds the market return

James D. Miller

18 / Fundamental Approach Shows Consistent Success

Provident National Bank uses research, analysis
to implement its approach to equity investing

Malcolm C. Wilson

27 / Focusing On The Wide Range Of Investment Partnerships

Investors seek expertise concerning principles
of valuation for non-real estate investments

*Mark S. Thompson
Jeb Brooks*

36 / Mutual Funds Reduce Volatility And Improve Returns

Using mutual funds, trust officers can provide
clients with a diversified investment plan

R. Todd Ruppert

43 / A New Quirk in QTIPS: The Estate of Rose Howard

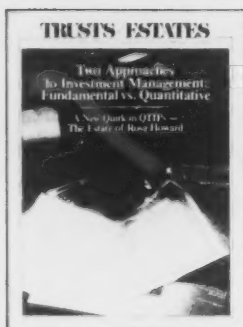
The Tax Court ruled that an interest cannot be
a QTIP if it is paid to the next eventual estate

*Jonathan G. Blattmachr
Douglas J. Blattmachr*

50 / Questions and Answers On Estate Planning and Administration

Answers to reader's questions

Roy M. Adams



COVER

Ever since the Tax Reform created new investment opportunities and dissolved old ones, banks have adopted various investment management techniques. Cover photograph courtesy of Swift Energy and Bob Werre Photography, Houston, Texas.

DEPARTMENTS

- 4 Commentary
- 56 Law & Life Insurance
- 58 Meetings & Conventions
- 46 Philanthropy & Estate Planning
- 6 Trends & Developments

TRUSTS & ESTATES

CHARLES E. LLOYD Executive Group
Publisher
MICHAEL S. KLIM Editor
DIANE SOFRANEC Assistant Editor
ROY M. ADAMS Editorial Consultant
JUDITH W. McCUE Book Editor
LINDA PARHAM Washington Bureau

BURKE A. CHRISTENSEN Contributing Editors
CONRAD TEITELL

ROBERT RODD Advertising Director
ELMER DALTON Circulation Director
WALTER COWARD Circulation Manager
MARTIN E. GREENE Production Director
BOB SWINEHART Production Manager
PETER WARD Marketing Director
BRIAN BUXTON Art Director
NANCY HICKS Promotion Director
ALICE HARNED Associate Promotion
Director

EDITORIAL ADVISORY BOARD

G. W. P. ATKINS JR. First Wachovia Trust
Services, Inc.
Atlanta
BERNARD BARNETT Seidman & Seidman
New York City
JONATHAN G. BLATTMACHR Milbank, Tweed, Hadley
& McCloy
New York City
SUSAN BRACHTL U.S. Trust Co. of New
York
New York City
DAVID E. LAJOIE Coopers & Lybrand
Dallas
HOWARD M. McCUE III Mayer, Brown & Platt
Chicago
JEFFREY N. PENNELL Emory University Law
School
Atlanta
J. TIMOTHY RITCHIE The Northern Trust Co.
Chicago
SIDNEY H. SCHNECK Citibank
New York City
CLARE H. SPRINGS Dinkelspiel, Donovan &
Reder
San Francisco
M.L. WHITE Mellon Bank
Pittsburgh
WILLIAM D. ZABEL Schulte Roth & Zabel
New York City and Palm
Beach, Fla.

Trusts & Estates is published monthly (with a 13th issue in December) by Communication Channels, Inc., Jerrold France, President; Lawrence Moores, Executive Vice President; Buford Bryant, Treasurer. Editorial and advertising offices at 6255 Barfield Road, Atlanta, GA 30328. Telephone 404-256-9800. Washington office at 4425A Forbes Blvd., Lanham, Md. 20706. Telephone 301-731-0157. *Trusts & Estates* is a registered trademark of Communication Channels, Inc. © 1988 by Communication Channels, Inc. Second class postage paid at Atlanta, GA and additional mailing offices. Subscription rates: U.S.A., 1 year, \$51; 2 years, \$77; Canada and Mexico, 1 year, \$54. Overseas: sea mail \$71; air mail \$121. Single copies, \$4.25. The *Directory of Trust Institutions* is included in subscription; single copy \$39.50. The opinions expressed by authors and contributors to *Trusts & Estates* are not necessarily those of the editors or publisher. Articles appearing in *Trusts & Estates* may not be reproduced in whole or in part without the express permission of the publisher. Microfilm copies of *Trusts & Estates* are available from University Microfilms, 300 North Zeeb Road, Ann Arbor, MI 48106. Postmaster: Please send form 3579 to Circulation Department, *Trusts & Estates*, 6255 Barfield Road, Atlanta, GA 30328.

ISSN-0041-3682



Commentary

Choosing A Suitable Management Style

Fundamental versus quantitative — a basic investment management decision made by all trust institutions. The decision on which style is best in each case depends on many variables. Both can and have been successful. This month we spotlight two of the most respected trust institutions in this country who line up on opposite sides of the management spectrum.

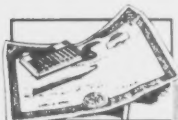
Provident National Bank in Philadelphia has chosen the fundamental approach. Malcolm C. Wilson, senior vice president, director of Investment Research and chief investment officer describes Provident's highly successful strategy which relies heavily on research and analysis by securities analysts and economists to implement the low-relative-valuation approach to equity investing.

James D. Miller, vice president and manager of the Personal Investments Division for the Trust and Investment Department at Mellon Bank describes his bank's equally successful quantitative approach, which depends heavily on research and analysis to determine and measure risks associated with equity investing via sophisticated computer systems.

Within the realm of the investment universe, mutual funds have been given a great deal of attention lately. R. Todd Ruppert, vice president and manager of the Financial Institutions Division for T. Rowe Price in Baltimore, describes in his article this month how investment officers can use some of the more than 2,000 stock, bond and income funds currently available to diversify an investment plan over different types of assets and different sectors within asset classes. He also shows us how mutual funds can help reduce portfolio volatility while still providing the opportunity to earn competitive returns.

Real estate investment partnerships have also been given a great deal of play in the investment media, but what about other types of partnerships? In his article, Mark S. Thompson, executive vice president of Equity Resources Group in Cambridge, Massachusetts, focuses on helping the fiduciary to understand the principles of valuation and investment management applicable to non-real estate investment partnerships such as oil and gas, cable television and leased equipment.

Finally this month, because of the flood of telephone calls received at the offices of Milbank, Tweed, Hadley & McCloy concerning the recent United States Tax Court decision on *Estate of Rose Howard vs. Commissioner*, Jonathan Blattmachr of the firm and Douglas J. Blattmachr, vice president of Idaho First National Bank in Boise, have written an article for this month's issue which attempts to clear up some of the confusion. The decision holds that an interest cannot constitute a qualified terminable interest property ("QTIP") if that income is paid to the next eventual estate rather than being paid to the beneficiary-spouse's estate or at least be subject to that spouse's general power of appointment. This finding is directly contrary to proposed Treasury Department regulations. □



Mutual Funds Reduce Volatility And Improve Returns

Through selective use of mutual funds, trust officers can provide clients with an investment plan that might otherwise not be feasible

By **R. TODD RUPPERT**

Vice President
T. Rowe Price Associates
Baltimore, Md.

Met John Jones, the model bank trust investment officer. He is knowledgeable about all securities whether they be stocks, bonds, money market instruments, or real estate and other tangible assets. He is as skilled in selecting high-yield bonds as government bonds, small company stocks as blue chip stocks, commercial real estate as residential real estate. Moreover, he thoroughly understands not only the U.S. financial markets, but many overseas as well.

In addition to his extensive investment responsibilities, Mr. Jones has time to develop new business, to cultivate relationships with existing clients, and to concentrate on improving the performance and reducing the risk for accounts under his wing.

Our Mr. Jones is, of course, a myth. Even with the aid of in-house research staffs, few investment managers have the time or resources to keep abreast of all investment opportunities in all securities markets worldwide. Many trust officers, however, have achieved this capability in an efficient, cost-effective, and time-saving manner by utilizing no-load mutual funds in managing trust assets.

The broad range of mutual funds available provide trust officers the opportunity to complement their own investment expertise in developing a well-diversified investment program designed to meet a client's risk and return

preferences. Very few bank trust departments can replicate the in-depth coverage of the entire spectrum of investments that can be found in the mutual fund industry today.

There are currently more than 2,000 stock, bond, and income funds, employing a variety of investment approaches and providing convenient access to a myriad of securities markets. In 1975, mutual funds fit neatly into seven main categories. Today, 22 are required. Included in the equity sector, for instance, are funds investing in stocks of small, emerging growth companies, well-established growth companies, natural resource concerns, high dividend-paying stocks, foreign stocks or individual foreign markets, and specific industries such as health care, real estate, technology, energy, gold, and consumer services. Fixed-income funds

In addition to variety and professional management, one of the key advantages inherent in mutual funds is broad diversification.

include those concentrating on high-quality government and corporate issues, lower-quality, higher-yielding bonds, foreign bonds, intermediate-term bonds with shorter maturities, and tax-exempt municipal issues.

In addition to variety and professional management, one of the key advantages inherent in mutual funds is broad diversification. Within a specific investment area, a fund's assets are spread over numerous securities targeted to achieve the fund's objective. If a trust officer wanted to allocate 10 percent of a client's portfolio to aggressive growth stocks, for example, a fund investing in this sector will provide more diversification than investing in a handful of individual stocks directly. Since these types of stocks tend to be more volatile than the general equity market, a strategy that enhances diversification within the sector should help reduce the portfolio's overall risk exposure.

Through selective use of mutual funds, trust officers can efficiently and economically provide clients with a more diversified investment plan than might otherwise be feasible given the size of the account. Tapping this reservoir of investment expertise also enables trust managers to devote more time to asset allocation, which several studies have ranked higher in importance in the portfolio management process than selecting individual securities. With this approach, the fiduciary is le-

veraging his or her efforts on behalf of the client by focusing more on portfolio structure and performance while "hiring" full-time professional managers for specific investment sectors.

Benefits of Diversification

One of the best ways to reduce portfolio volatility and the client's risk exposure is to develop an investment plan that is diversified among different types of assets. Where appropriate, mutual funds can provide further diversification within each asset class.

A portfolio that includes a variety of different investments should prove less volatile than one concentrated in a single type of investment, such as stocks or bonds. At the same time, it can provide a higher return than a portfolio restricted to the most conservative types of assets, such as money market securities. Diversification offers this dual benefit because each investment sector follows a cycle all its own. Each responds differently to changes in the economy or financial markets. If you own a variety of assets, a short-term decline in one can be balanced by others which are stable or going up. In short, a diversified investment plan is better prepared to weather varying economic cycles and market conditions.

While the U.S. stock market was declining sharply in the fourth quarter of 1987, for example, foreign bonds were achieving impressive returns and turned in an outstanding record for the year. Conversely, when the dollar's rally undermined returns on foreign bonds in

the first half of this year, the U.S. stock market was posting a strong showing. The long-term benefits of diversification are illustrated in Charts I and II.

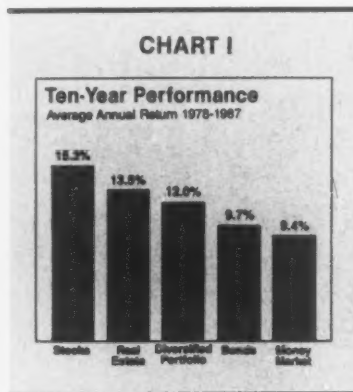


Chart I shows the performance over the past decade of four major asset categories — stocks, bonds, money market instruments (90-Day Treasury bills), and income-producing real estate — compared with a diversified portfolio split evenly among these various assets (Chart II). Several portfolios shown performed well on average over the 10-year period. A five-year bull market made the all-stock portfolio the top performer, followed by the all-real estate portfolio. The diversified portfolio provided a competitive return which exceeded that of bonds and money market instruments. But performance is only part of the picture.

Chart II shows the difference be-

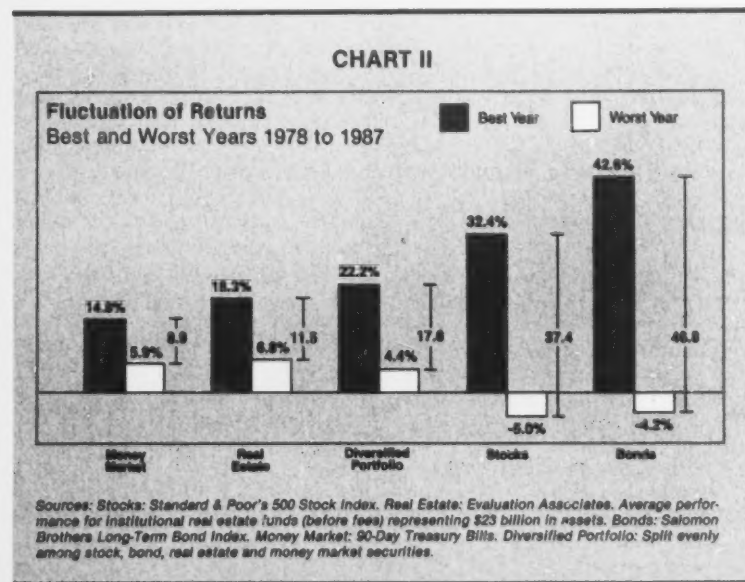
tween each portfolio's best and worst years during the decade. The money market, real estate, and diversified portfolios all produced a positive return every year. Stocks, the overall performance leader, had the single worst year of the assets measured, dropping 5 percent in 1981. With a 42 percent one-year return, bonds posted the single best year of any investment, but in their worst year they declined 4 percent. Importantly, the range between the best and worst returns for any one year was much less for the diversified portfolio than for stocks or bonds. In practical terms, the higher volatility of stocks and bonds means higher risk.

The money market and real estate portfolios provided greater stability than the diversified portfolio, but have other drawbacks. Real estate is far less liquid than stocks and bonds and is most suitable for long-term investments. While money market securities provide liquidity and low risk, the overall return from the money market portfolio was 22 percent lower over the 10-year period than the return from the diversified portfolio, a high price to pay for incremental stability. The diversified portfolio, on the other hand, produced an attractive return and provided both liquidity and comparative stability.

Diversifying With Funds

Gerald W. Perritt, president of the Chicago-based Investment Information Services, reached similar conclusions from his own study. In a recent issue of the AMERICAN ASSOCIATION OF INDIVIDUAL INVESTORS JOURNAL, Mr. Perritt examined the performance of a diversified portfolio vs. stocks and Treasury bills from 1968 to 1987. His "all-weather" portfolio, which used various types of mutual funds, was allocated as small capitalization stock funds: 10 percent to 20 percent, large capitalization stock funds: 10 percent to 20 percent, international stock funds: 10 percent to 20 percent, international bond funds: 5 percent to 15 percent, domestic bond funds: 10 percent to 30 percent, gold funds: 5 percent to 15 percent, money market funds: 5 percent to 25 percent.

During this 20-year period, Treasury bills provided a 7.4 percent compound average annual return, or 1 percent above the average annual rate of inflation. Stocks, as represented by Standard & Poor's 500 Stock Index ("S&P Index"), averaged a 9.2 percent annual return, or 2.8 percent per year more than inflation. The all-weather portfolio



lio provided the best return — an average of 11.8 percent annually, or 5.4 percent more than the annual rate of inflation. Further, the all-weather portfolio involved only minimal risk exposure. It lost ground during just two years, 1969 and 1974, compared with five negative years for the stock market. And, while the equity market declined by as much as 26.5 percent during one year (1974), the worst single-year decline in the diversified portfolio was 2.6 percent (1969).

During the stock market's collapse last October, when stock prices dropped by nearly 30 percent, Mr. Perritt's theoretical all-weather portfolio declined by slightly more than 7 percent. Moreover, that loss was largely erased two months later; the portfolio gained 6.4 percent for all of 1987. "Risk-conscious, growth-oriented investors should seriously consider adopting an asset allocation approach to managing their financial assets," Mr. Perritt concluded.

Sector Diversification

Once an appropriate asset allocation plan has been designed, the trust officer can utilize various types of mutual funds to broaden the portfolio's range within each asset class. By using a combination of funds, the trust officer is not only gaining more diversification in terms of investments, but also in terms of investment managers. With this approach, the portfolio's exposure to any one fund or manager is reduced. Selecting the specific types of funds to fill out the portfolio, of course, depends on each client's financial objectives, time horizons, and risk tolerance. For illustration, however, let's assume that the trust manager decides that half of the client's assets should be invested in common stocks.

In addition to the core holdings of individual securities, the trust officer might invest a portion of the assets in foreign stock markets to gain international diversification. This strategy offers several advantages. To begin with, foreign markets represent more than two-thirds of the world's equity capitalization and are increasing in share as foreign economies experience more rapid secular growth. Therefore, by investing solely in the U.S. equity market, the investor not only excludes the major portion of the investment possibilities worldwide, but, more importantly, the faster growing portion. In fact, equity participation in many emerging and fast growth industries can only be attained through foreign investment.

Foreign markets also offer the opportunity to improve performance. Returns from equity investments outside the U.S., as measured by Capital International's Europe, Australia, and the Far East Index ("EAFE") have surpassed those achieved by the S&P Index for each of the past nine 10-year periods (Chart III). In addition, the U.S. equity market has underperformed most foreign equity markets over the past five and one-year periods in both U.S. dollar and local currency terms. Finally, adding a foreign component can help reduce risk, and overall portfolio volatility, since foreign securities markets exhibit low correlation with the U.S. market.

Risk reduction is also achieved because no one market consistently produces superior or inferior returns. The investor thus reduces the likelihood of having a large portion of his or her portfolio in the worst performing markets, while increasing the odds of capturing the best performing markets.

The bottom line is that international diversification can, over the long-term, enhance overall portfolio returns and reduce volatility. An international mutual fund investing in foreign stock markets is a convenient way to take advantage of this opportunity. The mutual fund approach provides professional management and research in a complex area, broad diversification among different markets and securities with a single investment, a daily price quoted in U.S. dollars, low cost, and daily liquidity.

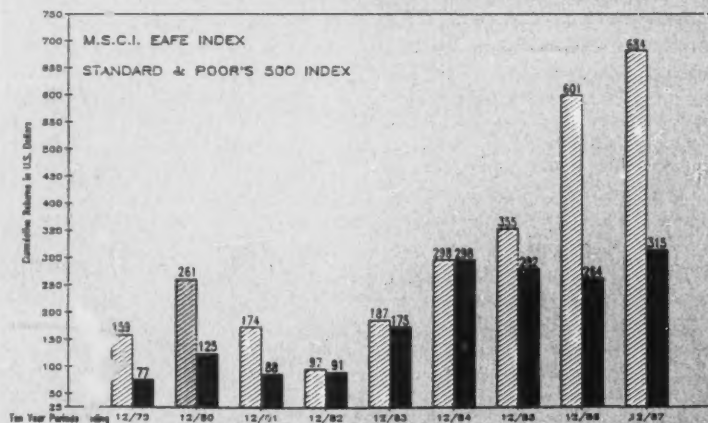
As indicated earlier, another equity area where mutual funds are an attractive alternative to individual stocks is small, growth companies with market capitalizations generally under \$500 million. These so-called emerging growth stocks, or secondary stocks, generally have much faster growth rates than larger companies and, as a result, have outperformed the broad stock market over longer periods, according to Ibbotson Associates. While small company stocks offer a higher potential return, they also tend to be more volatile, due in part to their relatively smaller capitalizations. And because these companies are less seasoned, in-depth research is a "must" to reduce individual stock risk.

For more aggressive, long-term oriented clients, investing a portion of the equity assets in emerging growth stocks may be appropriate for their higher growth potential. Funds investing in such stocks provide a good way to participate since they offer broad diversification and intensive research in the sector. Moreover, many market analysts feel these secondary stocks represent excellent value because valuations are currently at historically low levels relative to the general market. Emerging growth stocks have traditionally outperformed during bull markets and underperformed during down cycles.

From mid-1983 until late 1987, however, small company stocks significantly lagged those of larger companies, and, in fact, declined more severely than the broader market in the

CHART III

U.S. International Equity Market Performance Comparison M.S.C.I. EAFE Index vs. Standard & Poor's 500 Index



aftermath of Black Monday. Although small company stocks led the market rally in the first half of this year, relative valuations at midyear remained historically low.

A Conservative Approach

For more conservative clients, of course, the emerging growth sector may not be appropriate. In such cases, trust officers may want to consider equity income funds, which represent an income-oriented strategy emphasizing high-yielding stocks with some growth potential.

Equity income funds are the most conservative stock funds in the mutual fund industry because prices of stocks which provide a high level of current income tend to fluctuate less than those with below-average dividends. Dividends are normally a more stable and predictable component of return than capital appreciation, helping to cushion the decline in a stock's price during market downturns. Equity income funds are often overlooked. For one thing, they lack "sex appeal," since high dividend-paying stocks tend to be associated with mature, glamourless companies, such as electric and telephone utilities, or those that are slower growing and possibly out of favor. Also, many investors underestimate the potential of the income component of total return. For example, reinvested dividends accounted for almost half the total return from the S&P Index for the 10-year period ended 1987.

Over this decade, a \$1,000 investment in the stock market, on average, would have grown to \$4,144. Of the \$3,144 gain over the original investment, \$1,544, or 49 percent, represents reinvested dividends and \$1,600 is price appreciation. Although equity income funds are generally less volatile than the overall market, they have generated competitive returns. For the 10-year period ended June 30, 1988, equity income funds, on average, provided a total return of 344 percent, according to Lipper Analytical Services, Inc. This compares with a 353 percent total return for the S&P Index.

The steady and less volatile returns that high dividend-paying stocks can provide is also documented in a recent study by Prescott, Ball & Turben, a Cleveland securities firm. The study compared the performance of the 10 highest-yielding stocks in the Dow Jones Industrial Average with the INDEX's overall performance over the last 16 years. From 1972 through 1987, the

high-yield stocks turned in an average annual return of 18.4 percent compared with 10.8 percent for the Dow Jones Industrial Average. And, significantly, the high-yield group exhibited less volatility, particularly in down years. In 1973, the worst year in the period covered, the return on the Dow Jones Industrial Average plunged to -23.4 percent, while the high-yield stocks declined only 2.9 percent.

Fixed-Income Alternatives

Just as the trust officer may find equity funds an efficient way to diversify the common stock portion of a client's portfolio, he or she may use certain types of bond funds to complement the fixed-income investments. As with the equity funds, bond funds may be most practical for markets that require more extensive research than in-house resources can accommodate and where broad diversification is crucial.

In recent years, for example, institutional investors have shown increased interest in foreign bond markets, for much the same reasons they were attracted to foreign stock markets: the opportunity to achieve higher total returns while reducing overall portfolio volatility. Foreign bond markets collectively account for more than half the \$9.4 trillion outstanding supply of bonds. As in the U.S., slightly over half of total foreign bonds outstanding are obligations of governments or government agencies.

Investment in foreign fixed-income securities generally provides greater diversification than a portfolio limited to only U.S. debt issues, since prices and yields of foreign securities are not determined by the U.S. securities market. Interest rate movements in most international bond markets seldom correlate with the U.S. bond market. This means, for example, that a foreign bond component in a portfolio can help maintain yields when U.S. interest rates are falling because there will always be some countries with higher rates than those in the U.S.

Conversely, if U.S. interest rates are rising, foreign bonds can buffer a portfolio against price declines, because rates will not necessarily be rising worldwide. Thus, the portfolio's overall volatility is reduced. In addition to providing diversity, data also show that average returns on foreign bonds have consistently outperformed average returns on U.S. bonds since 1972, based on research by Ibbotson Associates and Salomon Brothers. Over rolling 10-year

holding periods starting in 1972, a portfolio of foreign bonds provided an average annual return of 12.6 percent in U.S. dollars compared with 8.8 percent for a portfolio of dollar-denominated bonds.

Foreign bonds can be more volatile than U.S. bonds over shorter-term holding periods, due in part to currency fluctuations, but have shown less volatility over longer-term periods. The total return on foreign issues can be enhanced or reduced by fluctuations in foreign exchange rates. Over longer time periods, however, experience has shown that the net effect of currency fluctuations on returns is negligible.

Because of the complexities of investing in foreign bond markets and the difficulty, in some cases, of obtaining comprehensive information, international bond funds have been the route most U.S. investors have chosen to internationally diversify their fixed-income portfolios. This is reflected in the rapid growth of such funds; total assets quadrupled to \$2.8 billion between the end of 1986 and June 1988.

High-Yield Bond Funds

High-yield bond funds represent another alternative available to trust officers looking to generate a higher level of income, and possibly higher total returns, on the client's fixed-income investments. These funds invest in longer term, lower-quality bonds which are generally issued by four types of companies:

- FORTUNE 500 or 1000 companies that have lost their investment-grade status because of difficulties of some kind. These "fallen angels" comprise 30 percent of outstanding high-yield bonds.
- Young, rapidly growing companies which characteristically have high profit margins and a lot of debt. These "rising stars" are the most frequent issuers of high-yield debt.
- Companies or individuals undertaking leveraged buyouts. These usually friendly transactions frequently include company management and are financed with high-yield issues.
- Firms involved in industry-wide deregulation or extensive restructuring, such as trucking and airlines, utilities with nuclear exposure, energy companies, and so on. This category may include some fallen angels.

Because noninvestment-grade bonds represent greater credit risk, their yields have historically exceeded those on investment-grade issues by about three percentage points (300 basis points), and

sometimes by more than 500 basis points. On a total return basis (principal change plus income), high-yield bond funds have significantly outperformed high-grade bond funds. For the 10-year period ended June 30, 1988, high-yield funds, on average, achieved a total return of 197 percent compared with 163 percent for high-grade funds, according to Lipper Analytical Services, Inc.

The superior performance of the high-yield sector is reflected in Chart IV, which compares the annual returns over the past five years and the first half of this year for the First Boston High Yield Index and the Shearson Lehman Government/Corporate Bond Index. "Over the last seven years," observes First Boston Corp. "The high-yield (bond) market offered a compound annual return of 16.4 percent, which is 100 to 300 basis points higher than returns on other securities. "While measures of return are the ultimate test for investors, volatility risk is the most important offset to return. For the last seven years, the First Boston High Yield Index posted a volatility of annual returns of 9.79 percent, the lowest for any security type, except the Shearson Lehman Government Agency Index, which has a shorter duration. The long-term record for high yield investment is strong; high returns (including defaults) with low volatility."

First Boston adds that the second most important risk for investors in corporate securities is credit risk. In this regard, the firm states: "The high-yield market in 1987 experienced the largest default in history, \$5.4 billion of Texaco securities. Yet, in the face of this massive default, 1987 returns were reduced by only 1.88 percent as a result of defaults and exchange offers, which compares with an average for the 1977-1987 period of 1.75 percent. Texaco was an unusual default, since it was the result of unusual legal interpretations."

Noninvestment-grade bonds do pose higher credit risk than high-quality bonds, however. Between 1974 and 1975, for instance, the average annual default rate on low-grade bonds was 1.5 percent, compared to 0.09 percent for all public corporate bonds. Due in large part to problems in the energy and steel sectors of the economy, the 1986 default rate on high-yield bonds rose to about 2.5 percent. Of course, bonds in default retain some value and may ultimately repay principal. Nevertheless, investing in this area requires extensive credit research and a broadly diversified

portfolio to minimize the impact of occasional defaults. For these reasons, high-yield bond funds, particularly those that do their own credit analysis rather than relying on credit rating agencies, provide a suitable vehicle for participation in the high-yield market.

A Role for Real Estate

Up to now, our discussion has focused primarily on the selective use of various types of specialty mutual funds to enhance diversification among financial assets. For clients with long time horizons, trust officers should also consider the benefits of income-producing real estate.

A diversified portfolio of income-producing real estate has historically been a much more stable investment than either stocks or bonds and is the only one of the three assets that has achieved a consistently positive return for nearly two decades. Adding real es-

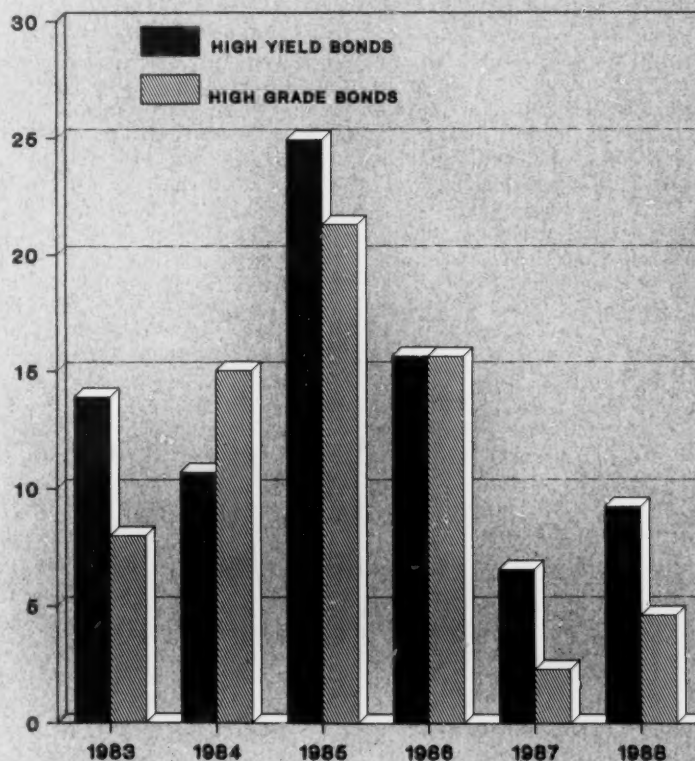
tate to a portfolio of financial assets can, therefore, reduce its overall volatility. Although real estate is less liquid than stocks or bonds, it adds ballast to a portfolio because real estate is not necessarily subject to the same influences as financial assets. Stocks and bonds, for instance, are more sensitive to short-term swings in economic developments and investor psychology than real estate.

Well-located, income-producing properties can also provide an attractive level of current income which is partially sheltered from taxes by depreciation, as well as the potential for capital appreciation over time. Over longer time periods, real estate returns have been competitive with those on common stocks, exceeded returns on bonds, and have just about always beaten inflation. As seen in Chart I, investment-grade, income-producing properties provided an average annualized return

CHART IV

Performance Comparison

Annual Total Return High Yield Bonds vs. High Grade Bonds



Source: First Boston Corp.

of 13.5 percent for the 10-year period ended 1987, compared to 15.3 percent for the S&P Index, 9.7 percent for Salomon Brothers' Long-Term Bond Index, and 9.4 percent for 90-day Treasury bills.

There are, of course, several ways to participate in real estate. Real estate limited partnerships, like mutual funds, offer professional management and diversification. Partnerships represent long-term investment programs, however, with limited liquidity. Typically, properties in the fund are sold over a seven to 10-year period. Real estate investment trusts offer another alternative. Like limited partnerships, equity REITs provide investors with a professionally managed, diversified portfolio of real estate properties. In addition, REITs provide liquidity since their shares are typically traded on major stock exchanges or over the counter.

Since REIT shares are listed on stock exchanges, however, their value is influenced by the general fluctuations in the financial markets. As a result, REITs tend to be more volatile than limited partnerships and do not offer the same degree of investment diversification. But whichever approach is chosen, the long-term benefits of real estate should not be overlooked.

Features of Mutual Funds

In addition to variety, professional management, and diversification, mutual funds offer several other fundamental features that dovetail with the requirements of trust management.

Liquidity. By law, all open-ended mutual funds must stand ready on any business day to redeem any or all shareholders' investments on the day the order is received. Investors in mutual funds do not encounter the liquidity problems that can occur in some individual securities, particularly those that are thinly traded or heavily owned by institutions. Moreover, redeeming a large position in a mutual fund does not affect the net asset value per share as it might the price of an individual stock. And, with no-load funds, there are usually no charges for redeeming or purchasing shares. Redemption and purchase orders can generally be placed by phone or letter, and checks can be written on most money market funds and many bond funds. Some fund groups even offer do-it-yourself, 24-hour purchase and redemption service by phone.

Exchange Privileges. Many mutual fund groups provide exchange services which allow investors to switch all or

part of their investment from one fund to another by phone. This service enables trust officers to quickly and conveniently reposition a portfolio between stock, bond, and money market investments as market conditions or the client's needs change. There is usually little or no cost for exchange transactions, and investors avoid commission costs for selling and buying individual securities.

Stated investment objectives. Mutual funds provide a clear statement of their investment objectives in the prospectus and often describe their investment philosophy and approach as well. This helps the trust officer focus on funds that are suitable for a client and which will complement or fill a particular niche in the portfolio.

Performance record. A fund's performance record is easily assessed since this information is supplied by the prospectus or accompanying literature and is available in more detail from the fund. The fiduciary can determine how successfully the fund has achieved its objective, how its performance compares with a suitable market index or similar funds, and whether the overall returns were produced consistently or erratically.

Record-keeping. Considerably less record-keeping is involved in owning a handful of mutual funds than in owning a diverse portfolio of individual securities. Funds provide regular statements summarizing performance and all dividend and capital gain distributions, noting whether they were reinvested or taken in cash. The fund also provides information on the federal tax status of the investor's earnings in the fund.

Cost effective. Mutual funds generally have expense ratios (ratio of expenses to average net assets) ranging from 1 percent to 2 percent covering administrative and management services. For many bank trust departments, it is considerably more cost effective to participate in certain markets through funds than to acquire the necessary resources and expertise in-house. As a result, the bank can serve the customer better and maintain a competitive fee schedule. And, if a client's needs change, it is less costly to reposition the portfolio through the purchase and sale of no-load funds than it would be with individual securities.

A recent SEC rule has also made it much easier to understand and compare the relative costs of investing in mutual funds. All fund prospectuses now contain a table that clearly shows share-

holder transaction costs and annual fund operating expenses, including sales loads, redemption fees, exchange fees, 12b-1 (distribution) charges, and management fees. In addition, the table must show the total costs incurred by the investor after one, three, five and 10 years, assuming a \$1,000 initial investment and a 5 percent annual rate of return.

Institutional Involvement

These and other advantages funds offer have made them increasingly popular among institutional as well as individual investors. In addition to banks and other fiduciaries, institutional investors using funds include business corporations, employee pension and profit-sharing plans, insurance companies, and foundations. Total institutional assets in mutual funds rose from about \$6 billion in 1970 to \$272 billion in 1987. The wide variety of mutual funds available, and the services they offer, provide fiduciaries with the opportunity to broaden a client's overall investment diversification economically and conveniently. This broader diversification should help reduce overall portfolio volatility while achieving competitive returns.

The selective use of mutual funds in managing trust assets should enhance, not jeopardize, the relationship between the client and the trust officer. By integrating mutual funds where appropriate into the investment program, the trust officer is able to achieve several goals: (1) improve client service, (2) devote more time to relationship-building, (3) focus more on asset allocation and proper structuring of the overall portfolio to meet the client's needs and expectations.

There is no erosion of fiduciary responsibility when certain funds are used if they are suitable for the client and their investment benefits improve overall performance, reduce risk, or both. For most trust officers, mutual funds will play only a supporting role. But if the casting is done with care and precision, the chances are much better that the final production will be a hit. □

R. Todd Ruppert is a vice president of T. Rowe Price Associates, Inc., and manager of the Financial Institutions Division, which serves bank trust departments. T. Rowe Price serves as investment adviser to 27 sponsored no-load mutual funds and to institutional and individual clients.

Published by

TRUSTS & ESTATES[®]

A Publication of Communication Channels, Inc.

DECEMBER 15, 1988



TELETYPE UNIT 10/1/89 COMP 506
ASST. SECRETARY 501 269
CREDIT SYSTEMS INC. SVC
4520 EAST 85TH HWY - #800
PE THE 50A MD 20614

27th ANNUAL

1989 Directory of Trust Institutions

Table of Contents

Publisher's Memo	6	Index to Non-Banking Services	16	Index to State Banking	
Editor's Page.....	8	Glossary of Fiduciary Terms	22	Associations	42
Index to State Administrators of		Index to State Banking		1989 Calendar of Trust Events	44
Proprietary Organizations.....	10	Authorities	36	The Best of Roy Adams.....	50
Index to Trust Advertisers	14	Index to Federal Reserve Banks	40	Trust Abbreviations.....	66

TRUST INSTITUTIONS INDEX

Alabama.....	72	Louisiana.....	138	Puerto Rico	199
Alaska	73	Maine	140	Rhode Island	199
Arizona.....	74	Maryland	141	South Carolina.....	199
Arkansas.....	75	Massachusetts	142	South Dakota	200
California.....	78	Michigan.....	146	Tennessee	201
Colorado	82	Minnesota.....	151	Texas.....	204
Connecticut.....	84	Mississippi.....	153	Utah.....	211
Delaware	87	Missouri.....	154	Vermont.....	212
District of Columbia.....	87	Montana.....	157	Virgin Islands.....	213
Florida.....	88	Nebraska	158	Virginia.....	213
Georgia	97	Nevada.....	160	Washington	217
Hawaii	99	New Hampshire	160	West Virginia	219
Idaho	100	New Jersey.....	162	Wisconsin.....	221
Illinois	100	New Mexico	167	Wyoming.....	225
Indiana	115	New York	168	Canada.....	228
Iowa.....	124	North Carolina	178		
Kansas	131	North Dakota	181		
Kentucky.....	135	Ohio.....	182		
		Oklahoma	186		
		Oregon	188		
		Pennsylvania	188		

Cover photo courtesy Mellon Bank N.A.,
Pittsburgh, Pa.

Send all editorial and circulation mail to TRUSTS & ESTATES, 6255 Barfield Rd., Atlanta, Ga., 30328 (404) 256-9800. TRUSTS & ESTATES is listed in the Business Periodicals Index and the Index to Legal Periodicals and also reproduced on University Microfilm, Ann Arbor, Michigan 48106.

TRUSTS & ESTATES is published monthly (with a 13th issue, the Directory of Trust Institutions in December) by Communication Channels, Inc., George E. Fowkes, Chairman of the Board; Jerrold France, President; Lawrence Moores, Executive Vice President; Buford Bryant, Treasurer. Second Class postage paid at Atlanta, GA and additional mailing offices.

Advertising Offices, 6255 Barfield Road, Atlanta, Ga. 30328.

Telephone (404) 256-9800. Yearly subscription in U.S.A. and Possessions, \$51; Canada and Mexico, \$54; foreign countries, \$71; sea mail; \$121 air mail. Single copy, \$4.25. *Directory of Trust Institutions*, \$41.50 per copy. © 1988 by Communication Channels, Inc. All rights reserved. TRUSTS & ESTATES is a registered trademark of Communication Channels, Inc.

The contents of this publication may not be reproduced either in whole or in part without consent of the copyright owner. Change of address notices and undelivered copies (Form 3579) should be sent to Subscription Dept., TRUSTS & ESTATES, 6255 Barfield Rd., Atlanta, Ga. 30328.
Publication No. 642940

THE LEGACY NO ONE WANTS TO INHERIT

It's incurable, progressive, and usually terminal. There are no beneficiaries of this bequest. Muscular dystrophy leaves only casualties. It's a group of genetic diseases that weakens muscles and finally destroys them.

The recipients are primarily children. Yet, it doesn't exclude adults. Any member of the family can get it, at any time.

We at MDA are in constant search of cures or treatments for muscular dystrophy. It's one group of the 40 neuromuscular diseases we cover. The legacy we strive to leave is one of hope and good health. We'll need your help to succeed.

For an explanatory brochure, "A Legacy of Hope," and additional information about MDA, please contact:
Ellen Simon
Staff Counsel
Muscular Dystrophy Association
810 Seventh Avenue
New York, NY 10019
(212) 586-0808

MDA

Muscular Dystrophy Association
Jerry Lewis, National Chairman

**Put more muscle
behind it.**

TWENTY-SEVENTH ANNUAL

1989 DIRECTORY OF TRUST INSTITUTIONS

PUBLISHED BY TRUSTS & ESTATES

Executive Group Publisher
CHARLES E. LLOYD

Editor
MICHAEL S. KLIM

Assistant Editor
DIANE SOFRANEC

Art Director
BRIAN BUXTON

Production Director
MARTIN E. GREEN

Production Manager
BOB SWINEHART

Eastern Sales Director
LISSA SEGINA

National Sales Director
ROBERT RODD

Eastern Ad Manager
CLAIRE FEINER

Circulation Director
ELMER DALTON

Circulation Manager
WALTER COWARD

Directory Editor
BARBARA KATINSKY

Listings Editor
LISA WOFFORD

Makeup Editor
PAULY BROUGHTON

Advertising Offices

ATLANTA OFFICE
Charles E. Lloyd
6255 Barfield Rd.
Atlanta, Ga. 30328
(404) 256-9800

CALIFORNIA OFFICE
Jim White
1424-4th St., Suite 231
Santa Monica, Calif. 90401
(213) 451-5655

CHICAGO OFFICE
Fred Bauman
307 N. Michigan Ave.
Chicago, Ill. 60601
(312) 726-7277, 726-0743

DALLAS OFFICE
Gregg Herring, Larry Gekiere
18601 LBJ Freeway, Suite 240
Dallas (Mesquite), Texas 75150
(214) 270-6651

NEW YORK OFFICE
Claire Feiner, Lissa Segina, Robert Rodd
390 Fifth Ave.
New York, N.Y. 10018
(212) 613-9700

WASHINGTON OFFICE
4425A Forbes Blvd.
Lanham, MD 20706
(301) 731-0157

EUROPEAN OFFICE
Derek Rice
Communication Channels, Inc.
Room 105 Queensway House
2 Queensway, Redhill
Surrey RH1 1QS England
Telephone: 011-44-0737-768611, Ext. 3660
Telex: 948669
011-44-737-760425

JAPAN
Yasushi Matsushita
Matsushita, Inc.
402, 7-6 Shiba 4-chome
Minato-Ku, Tokyo 108
Tel: (03) 769-1361
Telex: J33375 MEDIABUR

27th Annual

1989 Directory of Trust Institutions

On the following pages are listed over 5,000 Bank & Trust Departments located throughout the United States & Canada. Included are the name, address, zip code and phone number of each bank in alpha/geo order. You will also find the name and title of each principal trust and estate planning officer. Most entries list the value of the bank's trust assets.

United States Trust Institutions

27th Annual 1989 Directory of Trust Institutions

ALABAMA

Andalusia

COVINGTON COUNTY BANK

P.O. Box 400 36420

205/222-2561 Tr/o\$4 Mil

FIRST ALABAMA BANK OF COVINGTON COUNTY

P.O. Drawer 1298 36420

205/222-2423 Tr\$4 Mil

PersTr, ComTrF, TrOps: Joyce G. Cook

Anniston

AMSOUTH BANK, N.A.

P.O. Box 1228 36202

205/235-9344

(Regional Trust Office of Birmingham)

Hd: David McWhorter, VP&TO

FIRST ALABAMA BANK/ANNISTON

P.O. Box 2128 36202

205/236-1890

(Branch of Birmingham)

Hd: George A. Smith, Jr., SrVP&TO

Gail H. Allen, TO

SOUTHTRUST BANK OF CALHOUN COUNTY, N.A.

P.O. Box 1000 36202

205/238-1000 Tr\$53 Mil

Joseph Collin, ExecVP&TO

Robert Cox, VP&TO

Anita Smith, AsstVP&TOpO

Glenda Barker, TO

Athens

FIRST ALABAMA BANK

P.O. Box 1189 35611

205/232-4500 Tr/o\$1 Mil

Hd: T. A. McCormick, Pres&CEO

Atmore

THE FIRST NATIONAL BANK

P.O. Box 27 36504

205/368-3148 Tr\$17 Mil

Hd, PersTr, CorpTr, TrInv, EmplBen:

Bradford B. Price, SrVP&TO

TrAdmin: Rebecca S. Phillips, VP&TO

TrOps: Lorraine Simmons

87% of the readers of
TRUSTS · ESTATES
save back issues.

Birmingham



AMSOUTH BANK N.A.

P.O. Box 11426 35202

205/326-5378 Tr/o\$4.5 Bil

(Regional Trust Offices in Anniston, Decatur, Dathan, Huntsville, Mobile, Montgomery, Tuscaloosa & Pensacola, FL)

Hd: C. Dowd Ritter, ExecVP&TO

RegCo-ord: B. S. Carroll, SrVP&TO

PersTr: Lee Weathers, SrVP&TO

EmplBen, CorpTr: C. Clark Collier, SrVP&TO

TrInv: John H. Goff, Jr., SrVP&TO

TrOps: Karen Smith, SrVP&TO

CENTRAL BANK OF THE SOUTH-BIRMINGHAM

701 S. 32nd St. 35222

205/933-3285 Tr\$1.3 Bil

(Offices in Huntsville, Mobile, Montgomery & Hickory, NC)

Hd: Michael E. Murry, SrVP&SrTO

PersTr, Alabama: John R. Martin, VP&SrTO

CorpTr: Charles O. Trotter, VP&SrTO

TrInv: Mark Brown, VP&TrInvO

ComTrF, TrOps: Fred Murphy, VP&SrTO

EmplBen: Stephen C. White, VP&SrTO

Nb: Scott Crumpton, VP&SrTO

THE COLONIAL BANK-NORTHERN REGION

Trust Department

P.O. Box 1708 35807

205/533-0800 Ext. 508 Tr\$12.727 Mil

Hd, TrInv, Nb: Donald P. Kyle, VP&TO

PersTr: Ann Morrison, TO

CorpTr, TrOps: Shannon Sauls, AsstVP&TO

EmplBen: Iris Supcoe, AsstTO

FIRST ALABAMA BANK

P.O. BOX 10247 35202

205/326-7484 Tr\$1.5 Bil

(Regional Trust Departments in Birmingham, Huntsville, Mobile, Montgomery & Tuscaloosa)

R. E. Wombsganss, ExecVP

Charles S. Northen, III, SrVP&SrTO

FIRST ALABAMA BANK/BIRMINGHAM

P.O. Box 10247 35202

205/326-7226

(Regional Trust Office)

Hd: B. L. Brown, ExecVP, Tr

PersTr: Wimberly Miree, Jr., SrVP&TO

CorpTr: Roy Birdwell, VP&CorpTrMgr

EmplBen: Thomas R. Gamble, VP&EBO

TrOps: Phyllis Harbin, VP&TopMgr

Nb: Reid Wills, VP-FinSvcs

NATIONAL BANK OF COMMERCE

P.O. Box 10686 35202-0686

205/583-3629 Tr\$261 Mil

Hd, TrInv, ComTrF, Nb: J. Vance Davidson, VP&TO
PersTr, EmplBen: Leigh C. Baird, TO
CorpTr: Thomas Clower, TO

SOUTHTRUST BANK OF ALABAMA, N.A.

P.O. Box 2554 35290

205/254-5392 Tr\$598 Mil

(Branches in Anniston, Dathan, Huntsville, Mobile & Opp)

Hd: Jack A. Boadway, ExecVP

PersTr: Douglas C. Bell, SrVP

CorpTr: Carl B. Smith, SrVP

TrInv, ComTrF, EmplBen: Donald M. Helton, SrVP

TrOps: Roger L. Brown, SrVP

RE: Ronald H. Moon, SrTO

Brewton

FIRST NATIONAL BANK

P.O. Box 469 36427

205/867-3235 Tr\$50 Mil

Hd, Nb: Don Britton, SrVP&SrTO

TrAdm: Bonnie Barnes, VP&TO

EmplBen: Raymond F. Lynn, Jr., VP&TO

TrOps: Elaine Catae, TO

Decatur

AMSOUTH BANK N.A.

P.O. Box 1488 35602

205/552-9317

(Regional Trust Office of Birmingham)

Hd: Paul Hargrove, VP&TO

Demopolis

ROBERTSON BANKING CO.

P.O. Drawer 490 36732

205/289-3564

Hd, PersTr, CorpTr: John E. Northcutt, SrVP&TO

Dothan

AMSOUTH BANK, N.A.

P.O. Box 1150 36302

205/793-3000

(Regional Trust Office of Birmingham)

Hd: John McCullough, VP&TO

FIRST ALABAMA BANK/DOTHAN

P.O. Box 6507 36302

205/677-2440 Tr\$32 Mil

(Branch Office of Montgomery)

Hd: Robert B. Doyle, III, VP&TO

TrOps: Mary Harrell

SOUTHTRUST BANK OF DOTHAN

101 E. Main St. 36303

205/793-0700 Tr\$46 Mil

(Branch of Birmingham)

Hd, TrInv, ComTrF, EmplBen, Nb:

Hank Gerards, VP&TO

PersTr, CorpTr: Donna Wade, TO

EmplBen, PersTr: Donna Valeska, TO

TrOps: Joyce Toombs, TopO

RE: Myron Williams, TO

Florence

THE FIRST NATIONAL BANK OF FLORENCE

201 S. Court St., P.O. Box 758 35631

205/767-8505 Tr\$55 Mil

Hd, PersTr, Trlnv, EmplBen, Nb:

Donald L. Carter, VP&TO

PersTr, CorpTr, Trlnv, TrOpers:

Jane F. Reding, TO

PersTr, EmplBen: Glyn H. Hollis, TO

TrOpers: Jackie Murphy

Greenville

FIRST NATIONAL BANK

P.O. Box 508 36037

205/382-6511 Tr\$2.25 Mil

Hd: Mrs. Ernie S. Jones, SrVP&TO

Huntsville

AMSOUTH BANK N.A.

P.O. Box 507 35804

205/535-6839

(Regional Trust Office of Birmingham)

Hd: Joel T. Daves, VP&TO

FIRST ALABAMA BANK/HUNTSVILLE

P.O. Box 680 35804

205/535-0370

(Regional Trust Office)

Hd: Evans Dunn, Jr., SrVP&TO

PersTr: J. Victor Baskerville, VP&TO

CorpTr: Ruth H. Thomas, TO

EmplBen: W. Keith Childers, TO

Trlnv: Ken Frank Griffin, IO

TrOpers: Dolores Ancell, TopO

SOUTHTRUST BANK OF HUNTSVILLE

409 Madison St. 35801

205/533-3600 Tr\$11 Mil

(Branch of Birmingham)

Hd: D. Richard George, VP&TO

Glenda Knowles, TopO

Tammy Carpenter, AsstTopO

Craig Coates, AsstIO

Mobile

AMSOUTH BANK N.A.

P.O. Box 1628 36629

205/694-1575

(Regional Office of Birmingham)

Hd: Joseph H. Baker, SrVP&TO

THE BANK OF MOBILE, N.A.

68 St. Francis St., P.O. Box 3067 36652

205/431-7821

Hd, EmplBen, Trlnv: H. Harrell Galloway, ExecVP&TO

PersTr, CorpTr, TrOpers: Kay I. McKee, VP&TO

FIRST ALABAMA BANK/MOBILE

106 St. Francis St., P.O. Drawer 2527 36622

205/690-1411

(Regional Trust Office)

Hd: William B. Inge, Jr., ExecVP&TO

PersTr: Ben T. Lanham, III, SrVP&TO

CorpTr: Frank W. Browning, Jr., VP&TO

EmplBen, Nb: Stewart Thames, Jr., VP&TO

Trlnv: J. Kenneth Alderman, VP&SrIO

TrOpers: Walter I. Cleverdon, VP&TO

RE(Forestry): Donald L. Harper, VP&TO

(Oil, Gas, Min): A. Harold Winn, VP&TO

SOUTHTRUST BANK OF MOBILE

P.O. Box 1508 36633

205/431-9282 Tr\$140 Mil

Hd, Trlnv, PersTr: William T. Haynie, Jr., VP&TO

EmplBen: Leslie L. Dean, VP&TO

★ Montgomery

AMSOUTH BANK N.A.

P.O. Box 431 36195

205/834-9500

(Regional Office of Birmingham)

Hd: John N. Albritton, VP&TO

FIRST ALABAMA BANK/MONTGOMERY

P.O. Box 511 36101

205/832-8200

(Regional Trust Office)

Hd: Clinton C. Berry, Jr., ExecVP&SrTO

PersTr, ComTrF: Barry Bledsoe, VP&TO

CorpTr: Walter L. Darby, SrVP&CTO

Trlnv: Jimmie Carnes, VP&SrIO

EmplBen: Mildred O. Markwell, AsstVP&TO

TrOpers: Laura E. Broughton, TopO

UNION BANK & TRUST CO.

P.O. Box 2191 36197

205/265-8201 Tr/o\$150 Mil

Hd: James G. Hawthorne, Jr., SrVP-Tr

PersTr: Dennis W. Hanna, VP&TO

Elaine P. Ward, VP&TO

Glenda A. Freeman, TO

CorpTr: Sarah J. Lee, VP&CTO

Diane Carpenter, CTO

TrOpers: Melba Burdette, VP-TrOpers

Ann O. Fisk, TopO

RE: Catherine B. Smith, VP-TrRE&Bldg

Trlnv, ComTrF: Charles F. Wilder, VP&TrlnvO

Opelika

FARMERS NATIONAL BANK

P.O. Box 2070 36802-2070

205/749-8361 Tr/u\$1 Mil

Hd: Warner Williams, ExecVP&TO

Opp

SOUTHTRUST BANK OF COVINGTON COUNTY, N.A.

110 Main St., P.O. Drawer A 36467

205/493-3581 Tr\$5.9 Mil

(Branch of Birmingham)

Jeanette Walker, VP&TO

Phenix City

PHENIX-GIRARD BANK

P.O. Drawer 70 36868-0070

205/298-0691

Thomas L. Evans, Pres

Stephen E. Medlock, ExecVP

Selma

PEOPLES BANK & TRUST CO.

P.O. Box 799 36701

205/875-1000 Tr\$36 Mil

Hd: Gary M. Pierson, SrVP&TO

Andrew C. Bearden, Jr., VP&TO

Talladega

FIRST NATIONAL BANK

P.O. Box 797 35160

205/362-2334 Tr\$4.1 Mil

Hd: R. Merrell Sweat, Pres&TO

PersTr, Nb: Tim Hackney, AsstIO

Troy

TROY BANK & TRUST CO.

P.O. Box 967 36081

205/566-4000 Tr\$22 Mil

Hd: Lynda Floyd, VP&TO

Doug Mins, SrTO

Tuscaloosa

AMSOUTH BANK, N.A.

P.O. Box 2028 34503

205/345-5000

(Regional Trust Office of Birmingham)

Hd: Lowell A. Womeck, VP&TO

FIRST ALABAMA BANK/TUSCALOOSA

2222 Ninth St., P.O. Box 2509 35403

205/345-4610

(Regional Trust Office)

Hd: Arnold P. Avery, Jr., VP&SrTO

PersTr: John D. Quarles, Jr., VP&TO

EmplBen, TrOpers: Sory S. Dunn, TO

CorpTr: Terri Burroughs, AsstIO

ALASKA

Anchorage

ALASKA NATIONAL BANK OF THE NORTH

P.O. Box 196608 99502

907/261-7425 Tr\$1.5 Bil

(Branch in Fairbanks)

Hd: Thomas A. Packer, SrVP

PersTr: Debra A. Smith, TO

Trlnv: Annemarie Falvey, AsstVP

ComTrF: Bud Leslie, VP

EmplBen: Onetta Landers, VP

TDP: Dennis Potter

ALASKA STATEBANK

Trust Dept.

P.O. Box 100240 99510

907/277-5661

Hd: Margaret A. Hein, SrVP

FIRST NATIONAL BANK

P.O. Box 100720 99510

907/276-6300 Tr\$171 Mil

Hd: Robert McKay, SrTO

PersTr: George P. Roberts, AsstIO

CorpTr: Karen Myers, AsstIO

Trlnv, ComTrF: Miranda May, TO

KEY TRUST COMPANY OF ALASKA

P.O. Box 100900 99510-0900

907/561-5233 Tr\$8.5 Mil

(Branch in Fairbanks)

Robert L. Nokes, Pres&CEO

Hd, CorpTr: Vern Sayles, Mgr

PersTr: Virginia Eggleston, TrAdm

Trlnv, ComTrF: Gary Koch

EmplBen: Tracie Williamson

TrOpers, TDP: Connie Carter

Nb: Jacqueline G. Lorenz

NATIONAL BANK OF ALASKA

P.O. Box 600 99510

907/276-1132 Tr\$760 Mil

Hd, Nb: Jerry H. Rigler, SrVP&TO

PersTr: Edwin Hagerman, VP&TO

Patsy McKay, AsstIO

CorpTr: Julian Leslie, AsstVP

EmplBen: Rick Maradik, VP&TO

Kim Brewington, AsstIO

Debra Smith, AsstIO

TrOpers: Jennifer Flickinger, AsstVP

RAINIER BANK ALASKA, N.A.

P.O. Box 104800 99510

907/263-3249 Tr\$546 Mil

Hd: Charles F. Bailey, VP

EmplBen: Michael L. Stanley, AsstVP

Fairbanks

ALASKA NATIONAL BANK OF THE NORTH

P.O. Box 60730 99706

907/479-2281

(Branch of Anchorage)

KEY TRUST COMPANY OF ALASKA

P.O. Box 1230 99701

907/452-2146 Tr\$8.5 Mil

(Branch of Anchorage)

Hd, CorpTr: Vern Sayles

PersTr: Virginia R. Eggleston, TrAdm

Trlnv, ComTrF: Gary Koch

EmplBen: Tracie Williamson

TrOpers, TDP: Connie Carter

Nb: Jacki Lorenz

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

ARIZONA

Carefree

HARRIS TRUST BANK OF ARIZONA

(A wholly owned subsidiary of Harris Bankcorp - Chicago)

34 Easy St., Ste. 10 85377
602/488-4004

(Branch of Scottsdale)

Mgr: Richard G. Zinke, AsstVP

Flagstaff

VALLEY NATIONAL BANK

100 W. Birch Ave., P.O. Box 1209 86002
602/774-0671

(Branch of Phoenix)

Mgr: Edmund Greenmun, VP
Nancy Shoemaker, TO

Green Valley

THE ARIZONA BANK

P.O. Box 487 85622

602/792-7037

(Branch of Phoenix)

Mgr: Robert P. Solheim, VP&TO
TrInv: Scot McCormick

VALLEY NATIONAL BANK

81 W. Esperanza Blvd.

P.O. Box 1008 85614

602/625-8070

(Branch of Phoenix)

Joanne Repcik, TO

Mesa

THE ARIZONA BANK

P.O. Box 4037 85201

602/898-6870

(Branch of Phoenix)

Mgr: Timothy R. Baughman, VP&TO
TrInv: Keith Wirtz

FIRST INTERSTATE BANK OF ARIZONA, NatAssn

P.O. Box 1546 85201

602/834-2415

(Branch of Phoenix)

Mgr: Carol A. Hunter, VP&TO

NORTHERN TRUST BANK OF ARIZONA

2266 S. Dobson Rd. 85202

602/730-1577

(Branch of Phoenix)

Michael McCartney, VP&Mgr

UNITED BANK OF ARIZONA

Trust Division

P.O. Box 1606 85201

502/248-2465

(Branch of Phoenix)

Marsha Malmstrom, AsstVP

VALLEY NATIONAL BANK

66 W. Main St., P.O. Box 4528 85201

602/890-5035

(Branch of Phoenix)

Hd: William C. Shiel, VP&Mgr

Carl Fredman, AsstVP&TO

Curt House, AsstVP&TO

Mitzi Williams, TO

★ Phoenix

THE ARIZONA BANK

P.O. Box 2511 85002

602/262-2000 Tr\$790 Mil

(Branches in Green Valley, Mesa, Scottsdale,

Sedona, Sun City & Tucson)

Hd: Michael J. Riordan, SrVP&Mgr

PersTr: TrSvcs: Robert C. Mogle, FVP&TO

TrInv: Stanley E. Rulapaugh, SrVP

ComTr: Michael S. Wente, VP

Prob: Linda D. Hardin, VP&TO

CorpTr: John P. Lorenzen, VP&TO

EmplBen: James D. Jurek, FVP&TO

TrOps: Jay Inverso, VP&Mgr

TrMkt/Nb: Stephen J. Peterson, VP&TO

CITIBANK

CITIBANK (ARIZONA)

P.O. Box 2012 85001

602/264-7441 Tr\$800 Mil

Hd: Daniel M. Norton, SrVP

PersTr: Annette Younkins, AsstVP

CorpTr: Mary Baroni, AsstVP

EmplBen: Frederick A. Steele, VP

TrOps: Tom Peterson, AsstVP

FIRST INTERSTATE BANK OF ARIZONA, NatAssn

P.O. Box 53437 85072-3437

602/271-6199 Tr\$3 Bil

(Branches in Mesa, Scottsdale, Sedona, Sun City,

Tucson & Yuma)

Hd: Philip C. Quindry, SrVP

PersTr: Jon W. Dykema, VP&TO

EmplBen, CorpTr: Harold C. Dorenbecher, Jr.,

VP&TO

TrInv: Robert L. Mueller, SrVP

TrOps: Walter H. Levene, VP

Nb: Richard L. Merkel, VP&TO

TrCoun: Roger D. Curley, VP

TrRE: George Hastings, VP&TO

PhoenixBrMgr: Bryce W. Obray, VP&TO

HARRIS TRUST BANK OF ARIZONA

4745 N. 7th St. Ste. 100 85014

(Branch of Scottsdale)

J. David Cox, Pres

Susan A. Posada, VP

Susan Musgrave, AsstVP

Judith M. Shaw, LoanAdminO

MARSHALL & ILSLEY TRUST CO. OF ARIZONA

One E. Camelback 85016

602/230-0985

Michael J. Revane, ChmBd

Hd: Robert A. Dahl, Pres&CEO

EmplBen: Marry L. Birnbaum, VP

William J. Fay, AsstVP

PersTr: Kathleen A. Gould, VP

Melissa A. Kemp, TO

John P. Mitchell, VP

CorpTr: Jan Rudolph, VP

TrInv: Sharon E. Karraker, IO

Judith C. Murphy, VP

Nb: R. Craig Wilson, VP

NORTHERN TRUST BANK OF ARIZONA

4350 E. Camelback Rd., Ste. 100G 85018

602/840-8550

(Branches in Mesa, Sun City & Tucson)

James D. Bruner, Chm&CEO

Hd: Bernard Cygan, Pres&CPO

PERSONAL FINANCIAL PLANNING

Peter R. Carpenter, VP-DirS&Mktg

Bernadette DeAngelis, VP

Scott Essex, TO

M. C. Rouse, 2ndVP

Larry Erickson, VP

TRUST ADMINISTRATION

Richard P. Tillack, VP

Thomas R. Schuknecht, VP

Thomas Rumph, VP

Carol A. Filigenzi, VP

Rachel E. Dolan, VP

INVESTMENTS

Charles F. Henderson, VP

Alan A. Elkins, VP

Richard A. Arndt, VP

Margaret I. Garriton, 2ndVP

EMPLOYEE BENEFITS

Linn B. Henderson, VP

James Wahl, VP

REAL ESTATE SERVICES

Richard H. Walker, VP

TRUST TAX ADMINISTRATION

Catherine R. VanCamp, CPA&VP

TRUST ACCOUNTING

Robert L. Heathcote, VP

UNITED BANK OF ARIZONA

Trust Division

P.O. Box 2908 85062

602/248-2151 Tr/o\$900 Mil

(Branches in Mesa, Sun City & Tucson)

Hd: James P. Weller, SrVP
PersTr: Mark Tomlinson, AsstVP
CorpTr: Dallene White, VP
TrInv: Carol Carpenter, AsstVP
EmplBen: Regina Lenio, AsstVP
TrOps: Sue Gilchrist, VP

VALLEY NATIONAL BANK

P.O. Box 71 85001

602/261-2606 (Main Office)

602/261-1264 (Mgr) Tr\$2.400 Mil

(Branches in Flagstaff, Green Valley, Mesa,

Prescott, Scottsdale, Sedona, Sun City, Sun

City West & Tucson)

State-Wide

Hd: Robert T. Johnson, SrVP

TrAdm: Edwin P. Voss, VP

PhxTrAdm: David W. Lee, Jr., VP

CorpTr: Robert Golob, VP&Mgr

TrInv: Lyle Wurtz, VP&Mgr

Lynn Yturri, VP&AsstMgr

EmplBen: Paul Knowles, VP&Mgr

TrOps: Gus Semmler, VP&Mgr

Tax: Doug Dixon, VP&Mgr

Nb: Michael O'Brien, VP&Mgr

RE: Kenneth W. Frankel, VP&Mgr

InvRes: Barbara Walchli, VP&Mgr

Prescott

VALLEY NATIONAL BANK

117 E. Gurley St. 86301

602/445-9500

(Branch of Phoenix)

Mgr: Ed Greenmun, VP&Mgr

Betty Moore, TO

Scottsdale

THE ARIZONA BANK

P.O. Box 1589 85252

602/941-6161

(Branch of Phoenix)

Mgr: William J. Corbett, Jr., VP&TO

TrInv: Mary Heiss

CHASE TRUST COMPANY OF ARIZONA

7501 E. McCormick Pkwy. 85258

602/248-8600

(Branch in Scottsdale)

Hd: James E. Loudon

TrInv: Robert E. Blakemore, VP

TrAdm: Richard Vanderheiden, VP

FIRST INTERSTATE BANK OF ARIZONA

P.O. Box 5930 85261

602/271-6200

(Branch of Phoenix)

Mgr: Albert M. Bernal, VP&TO

HARRIS TRUST BANK OF ARIZONA

(A wholly owned subsidiary of Harris Bankcorp -

Chicago)

6710 E. Camelback Rd. 85251

602/949-7800 Tr\$804 Mil

(Branches in Carefree, Phoenix, Sun City &

Tucson)

Hd: Thomas F. Jones, Jr., VChm

InvMgt: Thomas R. Hackett, VP

John D. Richardson, VP

Michael D. Rees, AsstVP

Daniel A. Rinder, AsstVP

Paul M. Wendee, TO

Nb: D. Bruce Frobes, VP

Peter L. Monzures, VP

Richard G. Zinke, AsstVP

Paula J. Garner, TO

Doris Jones, TO

RE: James T. Andras, VP

Dana Luchi, TO

AcctsAdm: A. R. Olson, VP

Jon P. Engbrechtsen, AsstVP

TrOps: James W. Tomlinson, VP

TrCoun: Nancy C. Burnett

Acting: Dolores M. Bushell, VP

Treas/Contr: Helen Chau, AsstTreas

TrTx: James M. Buckley, TO

Personnel: Monica Austin

CorpSvCOff: Sondra A. Thompson

NORWEST CAPITAL MANAGEMENT & TRUST CO., ARIZONA

6607 N. Scottsdale Rd., Bldg. "H" 85253
602/998-1300

(Branch in Sun City)

Hd: John A. Miller, Pres

Samuel H. Rogers, Jr., VP

TrOps: Judith A. Prewitt, TOpO

VALLEY NATIONAL BANK

4821 N. Scottsdale Rd., P.O. Box 1767 85252
602/890-6975

(Branch of Phoenix)

Mgr: Clifford R. Van Zile, VP

William Hoeman, VP&TO

Kirke Meeks, VP&IO

Joan Manning, TO

Glenn W. Shevlin, TO

Richard Halladay, BDO&AssVP

Jack Rounsefell, TO

Marilyn Budolfson, TO&IO

Sedona

THE ARIZONA BANK

1771 W. Highway 89A 86336
602/282-4444

(Branch of Phoenix)

Robert L. Terry

FIRST INTERSTATE BANK OF ARIZONA, NatAssn

P.O. Box 319 86336

602/282-2223

(Branch of Phoenix)

Mgr: Daniel J. Atfield, VP&TO

Sun City

THE ARIZONA BANK

P.O. Box 1939 85372
602/842-1960

(Branch of Phoenix)

Mgr: Harry W. Norris, VP&TO

TrInv: Thomas E. Gorman

FIRST INTERSTATE BANK OF ARIZONA, NatAssn

P.O. Box 1039 85372

602/876-5925

(Branch of Phoenix)

Mgr: Larry S. Rousey, VP&TO

HARRIS TRUST BANK OF ARIZONA

17220 Boswell Blvd. 85373

602/841-8411

(Branch of Scottsdale)

Mgr: Colleen Kelly, VP

AcctAdm: Karen Clark, AssVP

THE MARSHALL & ILSLEY TRUST COMPANY OF ARIZONA

10451 Palmeras Dr., Ste. 202 85373

602/977-4238

Hd: Robert A. Dahl, Pres

PersTr: Albert J. Falcone, VP

TrInv: Sharon E. Karaker, IO

Nb: R. Craig Wilson, VP

Frederick A. Schertenlieb, VP

Elizabeth Reeve, TO

NORTHERN TRUST BANK OF ARIZONA

10220 W. Bell Rd., Ste. 120 85351

602/972-0693

(Branch of Phoenix)

Mgr: Rae M. McMillan, VP

Thomas H. Nash, VP

NORWEST CAPITAL MANAGEMENT & TRUST CO., ARIZONA

17220 Boswell Blvd. 85373

602/979-9289

(Branch of Scottsdale)

Hd: Richard C. Villars, VP

UNITED BANK OF ARIZONA

Trust Division

P.O. Box 1129 85372

(Branch of Phoenix)

Hd: Terry Petrilli, AssVP

VALLEY NATIONAL BANK

10300 W. Thunderbird Blvd., P.O. Box 690 85372

602/589-3636

(Branch of Phoenix)

Mgr: Richard E. McKnight, VP

Wayne Lutz, VP&BDO

Dan Kammarath, AssVP

Robert Schumacher, AssVP

Charles Lieder, AssVP

Diane Puike, TO

VALLEY NATIONAL BANK-SUN CITY WEST

13501 Camino del Sol, P.O. Box 29517 85038

602/589-3829

(Branch of Phoenix)

James McGreevy, BDO&AssVP

Neil A. Riddle, AssVP&TO

Tucson

THE ARIZONA BANK

P.O. Box 26936 85726

602/792-7774

(Branch of Phoenix)

Mgr: Thomas W. Shelby, VP&TO

TrInv: Scot McCormick

FIRST INTERSTATE BANK OF ARIZONA, NatAssn

P.O. Box 350 85702

602/792-5512

(Branch of Phoenix)

Mgr: Wilbert W. Runcorn, VP&TO

HARRIS TRUST BANK OF ARIZONA

(A wholly owned subsidiary of Harris Bankcorp. -
Chicago)

3561 E. Sunrise 85718

602/577-1344

(Branch of Scottsdale)

Mgr: David J. Winter, VP

InvMgt: Jeffrey G. Denison, AssVP

NORTHERN TRUST BANK OF ARIZONA

6373 E. Tanque Verde Rd., Ste. 100 85715

602/298-3300

(Branch of Phoenix)

Mgr: Joseph Cannizzaro, VP&Mgr

Patricia Merk, TO

William Christian, TO

Lloyd Clark, VP

U.S. FIDUCIARY CORPORATION

1850 Arizona Bank Plaza

33 North Stone 85701

602/624-9863 Tr\$80 Mil

Hd: Ben Storek, Pres&Dir

VALLEY NATIONAL BANK

5210 Williams Circle, P.O. Box 13779 85732

602/792-7166

(Branch of Phoenix)

Mgr: Joseph R. O'Neill, VP

Thomas Zoellner, VP&IO

Nancy Bogan, AssVP&TrInvO

Mason Borgman, AssVP

Joe Cybulsky, AssVP

Evelyn Holloman, TO

Pat Newton, TO

Elizabeth Joyce, TO

Roger Landis, AssVP&BDO

Nancy Whitley, TrInvO

Maria Elba Leon, AssVP&BDO

Thomas K. Richey, AssVP

Yuma

FIRST INTERSTATE BANK OF ARIZONA, NatAssn

P.O. Box 1256 85364

602/342-7912

(Branch of Phoenix)

Mgr: Janis K. Collins, VP&TO

77% of the readers of

TRUSTS • ESTATES

refer trust and estate
business to banks.

ARKANSAS

Batesville

CITIZENS BANK

P.O. Box 2156 72503-2156

501/793-4441 Tr\$2.7 Mil

Hd: Gene Crawford, TO

FIRST NATIONAL BANK

P.O. Box 2557 72503

501/793-4141 Tr\$13 Mil

Hd: Glenn Edwards, VP&TO

Bella Vista

BELLA VISTA BANK

72714

501/273-3331

(Branch of Bank of Bentonville)

Benton

BENTON STATE BANK

146 W. South St. 72015

501/778-0431 Tr\$12 Mil

Hd: Roger S. Mills

THE UNION BANK OF BENTON

207 W. Conway St.

P.O. Box 687 72015

501/778-0411 Tr\$1.9 Mil

Hd: Ray Pennington, AssVP&TO

Bonnie Wright, AssCsh&TO

Bentonville

BANK OF BENTONVILLE

P.O. Box 1229 72712

501/273-3331 Tr\$72 Mil

(Branch in Bella Vista Bank, Bella Vista)

Hd: Michael W. Prenger, VP&TO

TrInv: Scott Phillips

PersTr: Rob Sabata, VP&TO

Peggy King, AssTO

PersTr, EmplBen: Rex Wolstenholm, AssTO

TrOps: Mickey Cooper

Berryville

THE FIRST NATIONAL BANK

305-307 Public Sq., P.O. Box 367 72616

501/423-6601 Tr\$2.4 Mil

Hd: W. A. Hudspeth, III

Blytheville

FARMERS BANK & TRUST CO.

400 W. Main St. 72315

501/763-8101 Tr\$7.7 Mil

Hd: Dona Holmes

THE FIRST NATIONAL BANK IN BLYTHEVILLE

P.O. Box 809 72316

501/763-4443 Tr/o\$1 Mil

Hd: Wm. J. Tomlinson, Pres

Camden

FIRST NATIONAL BANK

P.O. Box 977 71701

501/836-5701 Tr\$5 Mil

Hd: J. W. Jones, Jr., SrVP&TO

MERCHANTS & PLANTERS BANK, N.A.

123 Washington St. SE, P.O. Box 1017 71701

501/836-8136

Robert L. Jones, CEO&ChmBd

Jim Yeager, AssVP&TO

Carlisle

CITIZENS BANK & TRUST

North Court & Second St., P.O. Box 69 72024

501/552-7574 Tr\$10 Mil

Hd: M. Gaines Young, Jr.

ARKANSAS (Cont'd)

Conway

THE FIRST NATIONAL BANK

1 National Plaza, 1022 Main St.

P.O. Box 279 72032

501/327-8931 Tr\$19 Mil

Hd: David Holmes, AsstVP&TO

FIRST STATE BANK & TRUST CO.

P.O. Box 729 72032

501/329-5656 Tr\$10.8 Mil

Hd: Richard P. Clark, II

Crossett

FIRST NATIONAL BANK OF CROSSETT

210 Main St. 71635

501/364-4171 Tr\$15 Mil

Hd: Wm. C. Norman, Jr., Chm&TO

TrOps: J. Jenkins, VP&TO

De Witt

DE WITT BANK & TRUST CO.

P.O. Drawer 71 72042

501/946-3535 Tr\$20 Mil

Hd: Frank Ellis, VP&TO

FIRST NATIONAL BANK

P.O. Drawer 511 72042

501/946-3551

Hd: Warren A. Jennings, VP&TO

Des Arc

FARMERS & MERCHANTS BANK

P.O. Box 369 72040

501/256-4191 Tr\$3.8 Mil

Hd: Sherod S. White, Pres

Dumas

MERCHANTS & FARMERS BANK

Waterman St. 71639

501/382-4311 Tr\$6 Mil

Hd: J. Michael Jones, VP&TO

TrOps: Glenda J. Owen, AsstVP&AsstTO

El Dorado

EXCHANGE BANK & TRUST CO.

P.O. Box 641 71730

501/862-6683

Hd: R. Douglas Wright, SrVP&Mgr

FIRST NATIONAL BANK OF EL DORADO

P.O. Box 751 71731

501/863-3181 Tr\$140 Mil

Hd,TrInv,Nb: David L. Barry, VP&Mgr

PersTr,Est: Mrs. Voncile Berry, VP&TO

Joe White, VP&TO

EmplBen: Geren D. Baker, TO

CorpTr: Judy Braswell, AsstTO

Ops: Pam Bradley, Supv

NATIONAL BANK OF COMMERCE

P.O. Box 992 71730

501/862-8161 Tr\$60.1 Mil

Hd: C. Duke Allison, Jr., SrVP&TO

Becki W. Lusk, TO

Fayetteville

FIRST NATIONAL BANK

P.O. Box 1287 72702

501/575-7010

Hd: Mark A. Lungaro, SrVP&TO

PersTr: Robert Meeks, VP&TO

EmplBen: Paula Johnson, EBAAdm

TrOps: Fran McCandless, AsstVP&TO

McILROY BANK & TRUST

P.O. Box 1327 72702

501/575-1000 Tr\$50 Mil

Hd,TrMgr,PersTr,Est: Robert P. Plummer, VP

CorpTr: Jo Ann Liner, AsstTO

EmplBen: Mark Gibson, TO

Forrest City

FIRST NATIONAL BANK OF EASTERN ARKANSAS

P.O. Box 351 72335

501/633-3112 Tr\$5 Mil

Hd,PersTr,CorpTr: T. C. Pope, VP&TO

TrOps: Margie Whittenton, AsstCsh

PLANTERS BANK & TRUST CO.

321 N. Rosser St., P.O. Box 1539 72335

501/633-2833 Tr\$1.7 Mil

Hd: Joyce L. Clark, SrVP&TO

Fort Smith

CITY NATIONAL BANK

P.O. Box 47 72902

501/785-2811 Tr\$25 Mil

Hd: Jeryl Q. Looper, SrVP&TO

FIRST NATIONAL BANK

P.O. Box 7 72902

501/782-2041 Tr\$150 Mil

Hd: Wayne F. Swofford, SrVP&TO

MERCHANTS NATIONAL BANK

P.O. Box 17007 72917

501/785-7500 Tr\$102 Mil

Hd,Nb: Bruce D. Roberson, VP&Mgr

John R. Taylor, VP&TO

Ray Gorton, AsstVP&TO

Ruth Whitlock, AsstVP&TO

Gillet

PLANTERS & MERCHANTS BANK

Main & Third Sts., P.O. Box 538 72055

501/548-2211 Tr\$u\$1 Mil

Hd: Larry E. Bauer, Pres&TO

Greenwood

FARMERS BANK

72936

501/996-4171 Tr\$5.5 Mil

Hd: Ed Wilkinson, VP

Harrison

FIRST NATIONAL BANK

P.O. Box 730 72601

501/741-2355 Tr\$1 Mil

Hd: Doris Arnold, VP

THE SECURITY BANK

P.O. Box 1078 72601

501/741-8200 Tr\$1.7 Mil

Hd: Wayne Clark, Pres&TO

Helena

FIRST NATIONAL BANK OF PHILLIPS COUNTY

P.O. Box 160 72342

501/338-6751 Tr\$11 Mil

Hd: H. M. Richmond, SrVP,TO&Csh

HELENA NATIONAL BANK

P.O. Box 280 72342

501/338-6451 Tr\$u\$1 Mil

Hd: Leon J. Rinke, VP&TO

Hope

CITIZENS NATIONAL BANK

P.O. Box 599 71801

501/777-2313 Tr\$u\$2 Mil

Albert Graves, ChmBd

Mitchell LaGrone, VChmBd&CEO

John Robert Graves, Pres

Dennis Ramsey, ExecVP

Pat Severns, VP&TO

Jim Tate, VP&AsstTO

FIRST NATIONAL BANK

P.O. Box 520 71801

501/777-2363 Tr\$u\$5 Mil

Hd: Bruce McRae

Hot Springs

ARKANSAS BANK AND TRUST COMPANY

P.O. Box 5640 71902

501/624-8834 Tr\$80 Mil

Hd,PersTr,TrOps: James D. Boardman,

VP&TrMgr

CorpTr: Randy Outler, TO

EmplBen: Carole Lyons, VP&TO

TrInv: William Kennedy, VP&TO

Nb: James Chalikis, VP&TO

FIRST NATIONAL BANK OF HOT SPRINGS

P.O. Box 1000 71902

501/321-8077 Tr\$80 Mil

Hd,EmplBen: Mike Dowling, VP&TO

PersTr: Gene Parker, VP&TO

Velzone Wilson, VP&TO

CorpTr,TrOps: Lola Fisher, VP&TO

CorpTr: Glenn Ellis, AsstVP

TrInv: Paul Johnson, VP

Jacksonville

FIRST JACKSONVILLE BANK & TRUST

P.O. Box 827 72076

501/982-4511 Tr\$24.5 Mil

Hd: John R. McNee

TrOps: Betty Seales, AsstTO

Jonesboro

CITIZENS BANK

P.O. Box 1090 72403-1090

501/932-6603 Tr\$100 Mil

Hd: Dan L. Trevathan

PersTr,CorpTr: Larry B. Baling, TO

EmplBen,Nb: Olen D. Smith, TO

Nb: Curtis McKinney

EmplBen,PersTr: Cindy French, TO

MERCANTILE BANK

P.O. Box 6018 72403

501/935-5521 Tr\$53 Mil

Hd: Dick Gray, VP&SrTO

PersTr,CorpTr: Bob O'Neal, AsstVP&TO

EmplBen: Charles Harris, AsstVP&TO

★ Little Rock

FIRST COMMERCIAL NATIONAL BANK, N.A.

FIRST COMMERCIAL TRUST

P.O. Box 1471 72203

501/371-6700 Tr\$3 Bil

Dale J. Wintroath, TrPres&ChAdmO

PersTr: Susan McCain, VP

CorpTr: Bonnie Kenzie, VP

TrInv: Lewis Vanness, VP

EmplBen: Allyn Bennett, VP

TrOps: Don Haerry, VP

PULASKI BANK & TRUST CO.

Pierce & R Sts. 72207

501/661-7821 Tr\$28 Mil

Hd: Holly E. Mathisen

TrOps: Beverly W. Sawyer, TO

UNION NATIONAL BANK

P.O. Box 1541 72203

501/378-4221 Tr/a\$900 Mil

Hd: Michael O'Brien, ExecVP

William Thompson, 1stVP

TrInv: Tom Welch, TrInvO

EmplBen,Nb: Dick Cirks

TrOps: Julie Anderson, TopO

Nb: Nancy Bailey

EmplBen,Admin: Cynthia White

WORTHEN BANK & TRUST CO., N.A.

P.O. Box 1681 72203

501/378-1237

Hd: Ector R. Johnson, III, SrVP

PersTr: William L. Blair, VP&SrTO

Warren Wiltshire, VP&TO

Anne B. Roark, TO

Jane T. Gunter, AsstTO

CorpTr: Nadine O. Kee, CTO

TrInv: Aubrey L. Avants, SrVP

Frances Heard, AsstTrInvO

EmplBen: Ernie Farquharson, VP&TO

TrOps: Joseph R. Schopfer, VP&TOpO

Myra Underwood, AsstTopO

Magnolia

FARMERS BANK & TRUST

P.O. Box 250 71753
501/234-2211 Tr\$14.2 Mil
Hd: Bruce D. Malach, VP&TO
Bob L. Burns, AsstTO
TrOps: Cindy L. Clayton, TOpO

FIRST NATIONAL BANK

P.O. Box 400 71753
501/234-1234 Tr\$13 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

McGEEHEE BANK

P.O. Box 787 71654
501/222-3151 Tr\$18 Mil
Hd: James Michael Smith, TO
Nb: Sam Bowman, Chm

Monticello

COMMERCIAL BANK & TRUST COMPANY

P.O. Box 150 71655
501/367-6221 Tr\$1 Mil
Hd: George T. Harris, ExecVP&TO
PersTr: Stephen P. Savage, AsstTO

UNION BANK & TRUST CO.

P.O. Box 270 71655
501/367-3453
Hd: David W. Henry, TO

Mountain Home

FIRST NATIONAL BANK & TRUST CO.

P.O. Drawer F 72653
501/425-2101 Tr\$18 Mil
Hd: Don De Freece, VP&TO

PEOPLES BANK & TRUST

9th & Baker Sts. 72653
501/425-2166 Tr\$18.5 Mil
Hd: Rick W. Cooper, VP&TO
TDP: Marvinna Carson, AsstTO
Karla Whitaker, TrSec

Newport

THE FIRST STATE BANK OF NEWPORT

P.O. Box 340 72112
501/523-2744 Tr/\$1.800 Mil
Hd: Laverne Crum
Nb: Robert L. Smith

North Little Rock

ONE NATIONAL BANK

P.O. Box 5761 72119
501/370-4460 Tr\$65 Mil
Hd, PersTr, CorpTr: Michael McBryde, SrVP&TO
TrOps: Anne Porter, TOpO
Cynthia Breckenridge
Kim Hardwick
Robin Rhodes

THE TWIN CITY BANK

One Riverfront Place 72119
Hd: Kenneth D. Hammonds
TrInv: John Ploszay
PersTr: Tracy Bagwell
TrOps: Debbie Saylor

Paragould

FIRST NATIONAL BANK

P.O. Box 700 72450
501/239-8521
Hd: William Oliver

SECURITY BANK

Court & Pruett Sts. 72450
501/239-9571 Tr\$2 Mil
Sharon Johnson, TO

Pine Bluff

NATIONAL BANK OF COMMERCE

P.O. Box 6208 71611
501/541-8181 Tr\$142 Mil
Hd: Richard L. Metcalf, SrVP
PersTr: William T. Shepherd, VP&TO
Bonnie Rauls, TO
TrInv: Robert A. Graham, AsstVP&TrInvO
Iris Rushing, TO
EmplBen: Mark S. Watkins
Rita Granwald, VP&TOpO
Jane I. Townsend, AsstTO

SIMMONS FIRST NATIONAL BANK

P.O. Box 7009 71611
501/541-1111 Tr\$155 Mil
Hd: John L. Rush, ExecVP
PersTr: Robert L. Hart, Jr. VP&TO
CorpTr: Dorothy Vance, CTO
TrInv, ComTrF: George B. Talbot, VP&TO
EmplBen: Fred L. Cosgrove, VP&TO
TrOps: Sharon Hudson, TOpO

Reyno

FARMERS & MERCHANTS BANK

P.O. Box 108 72462
501/769-2300 Tr\$2 Mil
Hd: Steve Hardin, Pres

Rogers

FARMERS & MERCHANTS BANK

4th & Chestnut, P.O. Box 250 72756
501/636-4233
Hd: J. E. Collier
FIRST NATIONAL BANK & TRUST CO.
201 W. Walnut St. 72756
501/636-1975 Tr\$57 Mil
Hd, PersTr: Philip R. Dixon
CorpTr: Dorothy Brown
TrInv: Scott Phillips
EmplBen: Fred W. Lookadoo
TrOps: Mickey Cooper
TrOps, EmplBen, PersTr: Dorothy Brown

Russellville

PEOPLES BANK & TRUST CO.

P.O. Box 220 72801
501/968-2112 Tr\$8 Mil
Hd, Nb: James W. Lanier, VP&TO
PersTr, CorpTr, TrInv, Nb, TDP:
Glenna C. Long, AsstSrVP&TO

Searcy

FIRST NATIONAL BANK

P.O. Drawer 608 72143
501/268-4211 Tr\$5 Mil
Hd: Wayne Hartsfield, Pres&TO

FIRST SECURITY BANK

P.O. Box 1009 72143
501/268-9871 Tr\$12 Mil
Hd: William L. Newton, VP&TO

Sheridan

GRANT COUNTY BANK

101 N. Oak St. 72150
501/942-3145 Tr\$1 Mil
Hd: D. E. McCoy, Jr., Pres&TO

Siloam Springs

ARKANSAS STATE BANK

P.O. Box 400 72761
501/524-8101 Tr\$6 Mil
Hd: Ari Morris, VP&TO

FIRST NATIONAL BANK

P.O. Box 130 72761
501/524-6404 Tr\$2.0 Mil
Hd: Holly Marks
TrOps: Jackie Brewster

Springdale

FIRST NATIONAL BANK OF SPRINGDALE

P.O. Box 249 72764
501/751-3400 Tr\$13 Mil
Hd: Edwin B. Cantrell III, VP&TO
TrAdmin: Jean Dipboye
TrOps: Leona Talley, TOpO

FIRST STATE BANK

P.O. Box 189 72765-0189
501/751-1500 Tr\$25 Mil
Hd: Robert A. Phillips, TO
TrSvcs: Joan Legg, Mgr
Marie Breuer, TrAdm
Danna Burch, IRAAdm

Stuttgart

FARMERS & MERCHANTS BANK

P.O. Box 947 72160
501/673-6911 Tr\$25 Mil
Hd: Jim Shenep, VP&TO
Bev S. Keller, AsstTO

FIRST NATIONAL BANK

P.O. Drawer 908 72160
501/673-3545 Tr\$28 Mil
Hd: Floyd Voumard
TrAdmin: Pam Smith
TrOps, TDP: Frances Lee

Texarkana

STATE FIRST NATIONAL BANK

State Line Plaza, P.O. Box 8000 75502
501/773-4541 Tr\$74 Mil
Hd, PersTr, Nb: Gregory S. Torrance, SrVP&TO
CorpTr, TrInv, EmplBen: James Pat Bell, VP&TO
TrOps: Brenda S. Engster, TO
CorpTr: Diane Youngblood, AsstTO
ComTrF: Betty Anthony, AsstTO
EmplBen: Al Melde, AsstTO

Van Buren

CITIZENS BANK & TRUST CO.

P.O. Box 469 72956
501/474-1201 Tr/\$1 Mil
Hd, PersTr, TrOps: Sue Walker

Warren

FIRST STATE BANK

P.O. Box 29 71671
501/226-2601 Tr\$1 Mil
Hd: Freddie M. Mobley, Pres&TO
WARREN BANK & TRUST CO.
P.O. Box 350 71671
501/226-2621 Tr\$10 Mil
Hd: Gerald D. Burton, SrVP&TO

West Memphis

BANK OF WEST MEMPHIS

P.O. Box 2128 72301
501/735-2922 Tr\$2 Mil
Hd: Arley Knight, VP&TO
TrOps: Mary Goe, VP&TOpO

Wynne

CROSS COUNTY BANK

P.O. Box 9 72396-0009
501/238-8171 Tr/\$2.4 Mil
Hd: Ken McClanahan, TO

FIRST NATIONAL BANK

P.O. Box 129 72396
501/238-2361 Tr\$10 Mil
Hd: Dayl E. Brown, VP&TO
Carolyn Miller, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

CALIFORNIA

Anaheim

PACIFIC INLAND BANK

888 S. West St. 92802
 714/535-2210 Tr\$20 Mil
 Hd,ComTrF: Kenneth J. Cummins, SrVP
 PersTr: William P. Gunn, AsstVP&TO
 EmplBen: Milton R. Dumm, VP
 TrOps: Fredrick Thompson, VP
 TrInv(Trident Inv. Mgmt., Inc.):
 Sidney Hansen, ExecVP

Beverly Hills

BANK OF THE WEST

9250 Wilshire Blvd. 90213
 213/285-0813
 (Branch of San Jose)
 Hd: Peter V. Mirsunas, VP&TO

CITY NATIONAL BANK

120 S. Spalding Dr. 90212
 213/550-5656 Tr\$1.7 Bil
 (Office in Palm Desert/Palm Springs)
 DivHd: G. B. Williams, ExecVP
 TrAdmin: Janet Elliott, VP
 CorpTr: Carol Jones, VP&TO
 TrInv: Jerry Clebonoff, VP&TrInvO
 EmplBen: Carol Saurenman, VP&TO
 TrOps: Faith Schwartz, VP
 Nb: Diane L. Howard, AsstVP
 TrCoun: Robert Turkel

FIRST INTERSTATE BANK OF CALIFORNIA

9601 Wilshire Blvd. 90213
 213/858-5520
 (Branch of Los Angeles)
 Mgr: Dennis Hoagland, VP
 CTr: James E. Hanna
 Nb: James McCabe, VP

TRUST SERVICES OF AMERICA, INC.

405 S. Beverly Dr. 90212
 213/552-5352
 (Branch of Los Angeles)
 Mgr: Brian T. Kennedy, VP&TO

WELLS FARGO BANK, NatAssn

2049 Century Park E. 90210
 213/550-3664
 (Branch of San Francisco)
 Gail Matthews, TO

Carmel

PACIFIC TRUST COMPANY

P.O. Box 221847 93922
 408/899-1700
 (Branch of San Jose)
 Mgr: John I. Kessler, VP
 PersTr: Forrest Henderson, VP

WELLS FARGO BANK, NatAssn

26609 Carmel Cir. Pl., P.O. Box 22740 93922
 408/624-1522
 Hd: Paul P. Bianchi, Jr., VP&TO

Century City

SECURITY PACIFIC NATIONAL BANK

1901 Ave. of the Stars, Ste. M40 90067
 213/552-4133
 Mgr: Richard Zimmerman, TO

Costa Mesa

NORTHERN TRUST OF CALIFORNIA N.A.

Orange County Representative Office
 575 Anton Blvd., 3rd Fl., 92626
 714/432-6374
 (Subsidiary of Northern Trust Corp., Chicago, IL
 Offices in Los Angeles, Santa Barbara & San
 Francisco)
 Orange Cty Rep: David W. Stein, VP

Fresno

SECURITY PACIFIC NATIONAL BANK

668 W. Shaw Ave., Ste. 199 93704
 209/224-4030
 Mgr: Richard H. Smith, VP
WELLS FARGO BANK, NatAssn
 1206 Van Ness Ave. 93721
 209/442-6337
 (Branch of San Francisco)
 Hd: Kyran M. Schmidt

Hemet

FIRST TRUST BANK

1760 W. Florida Ave., P.O. Box 609 92343
 714/652-5011
 (Branch of Ontario)
 Gael Anderson, VP&TO
 Nancy Peltcher, TrAdmin
 Karen Sibole, TrAdmin

Irvine

INTERNATIONAL CENTRAL BANK AND TRUST CORP.

15253 Bake Parkway 92718-2502
 714/768-9300 Tr\$77.1 Mil
 Roger A. Graham, Chm
 Hd: Daniel J. Fedrick, Pres
 Cynthia Ellner, SrVP&SrTO

Laguna Hills

CALIFORNIA FIRST BANK

23511 Paseo De Valencia 92653
 714/830-2332
 (Branch of San Diego)
 Mgr: Forrest West, VP
 JoAnn Apfeld, AsstVP
 TrRE: John E. Fisher, AsstVP
SECURITY PACIFIC NATIONAL BANK
 P.O. Box 3594 92653
 714/581-4140
 Mgr: David F. Doten, VP
 Chung Peng, TO

La Jolla

CALIFORNIA FIRST BANK

7807 Girard Ave. 92037
 619/230-4770
 (Branch of San Diego)
 Mgr: Robert A. Cameron, VP
 Nb: Charles A. Guthrie, VP
SAN DIEGO TRUST & SAVINGS BANK
 7733 Girard Ave. 92037
 619/454-9790
 (Branch of San Diego)
 Hd: Colin Fort, VP&TO

Long Beach

FARMERS & MERCHANTS TRUST CO.

302 Pine Ave. 90802
 213/437-0011 Tr\$340 Mil
 Hd,Nb: A. M. Clearman, SrVP,TO&Sec
 PersTr: Roger L. Rosenbaum, VP&TO
 EmplBen: Nancy L. Barney, TO
 TrOps: Sally Farnham, VP/Oper
 Michael Weiner, TO
 Babette Willens, TO
 Harper Mahan, TO

WELLS FARGO BANK, NatAssn

P.O. Box 20160 90601
 213/599-4483
 (Branch of San Francisco)
 Hd: Patrick D. O'Leary

Los Angeles

THE BANK OF CALIFORNIA, NatAssn

550 S. Flower St. 90071
 213/972-2000
 (Hd Office: See San Francisco)
 SoCalPersTr: Rod T. Morrill, VP&Mgr
 LAMgr: Pamela D. Barker, VP
 PersTr: Rita D'Alessandro, VP
 TrOps: Dolores Milicevich, AsstVP
 TrRE: Robert Keenan, VP
 Nb: Joseph I. Hasson, AsstVP
 TrInv: Robert Golden, VP&IO
 SoCalEmplBen: John Grover, VP&Mgr

BANKERS TRUST COMPANY OF CALIFORNIA, NatAssn

300 S. Grand Ave. 90071
 213/620-8200
 (Wholly-owned subsidiary of Bankers Trust New
 York Corp.)
 Hd: Allan C. Martin

BANKERS TRUST COMPANY

300 S. Grand Ave., 41st Floor 90071
 213/620-8200
 Hd: David P. Cattrell, VP
 PersTr: K. Triple King, VP
 TrInv: David E. Kriesel, VP

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA

One California Plaza, Ste. 3250
 300 S. Grand Ave. 90071
 213/625-7000
 (Branch of Boston, MA)
 William Gamble, Pres

CALIFORNIA FEDERAL SAVINGS

Retirement Services Division
 5670 Wilshire Blvd., Ste. 2390 90036
 213/932-2677
 Mgr: Paul Fenton



CHASE MANHATTAN TRUST COMPANY OF CALIFORNIA, N.A.

Chase Plaza, 16th Fl., 801 S. Grand Ave. 90017
 213/689-5234
 (Branch of San Francisco)
 TrInv: Joseph Duffy, VP
 Nb: Gerald Levy, VP

DAI-ICHI KANGYO BANK OF CALIFORNIA

770 Wilshire Blvd. 90017
 213/612-6400 Tr/c\$820 Mil
 Hd,CorpTr,TrInv,EmplBen: Edward Moege, SrVP
 CorpTr,TrOps: Judy Irons, VP

FIRST INTERSTATE BANK OF CALIFORNIA

707 Wilshire Blvd. 90017
 213/614-3166 Tr/c\$3.2 Bil
 (Branches in Beverly Hills, Laguna Hills, Los
 Angeles, Newport Beach, Rancho Bernardo,
 San Francisco & Santa Barbara)
 TrCoun: John Varanese, VP
 SoCalPersTrAdmin: Robert Slade, VP
 PersTr: Michael Terry, SrVP
 Mktg: David A. Peckman, VP
 ChIO: Victor Sidhu, CFA, VP

Los Angeles Branch:

707 Wilshire Blvd. 90017
 213/614-4835
 Mgr: Dennis Hoagland
 Nb: Robert Rainey, VP
 Peter Longs, AsstVP
 Joanne Ripp, TO

**Include
 Your Logo
 See Page 231**

FIRST INTERSTATE BANK, LTD.
707 Wilshire Blvd. 90017
213/614-4895

Bus&InstlTr: Vern Kozlen, SrVP

IMPERIAL TRUST COMPANY

A Subsidiary of Imperial Bank
201 N. Figueroa St., Ste. 610 90012
213/627-5600 Tr\$3.0 Bil
(Branch in San Francisco)

Hd: Michael J. Vaughan, Pres/CFO
Jai Sonani, SrVP/Mgr, Opers-LA/SF
Michael Becker, VP/Mgr/PersTr
Joseph Gosh, VP/Mgr/InstlTr
Antonio Lapidario, AsstVP/Controller
Karl Lessey, AsstVP/TO
George Lychkoff, VP/Mktg
Rusty Gagnon, AsstVP&TO
Kathy Engbreitson, AsstVP&TO
Linda Young, TrAdmin
Jude Walters, CustAdm&TO
Curtis Bradley, CustAdm&TO

NORTHERN TRUST OF CALIFORNIA N.A.

444 S. Flower St., Ste. 2150 90017
213/612-8800
(Subsidiary of Northern Trust Corp., Chicago, IL
Offices in Santa Barbara, San Francisco &
Orange County)

Hd: Alison A. Winter, Pres&CEO
MngDir: William F. Hodges
Aida A. Saada, ChOpO
Samuel W. Hunt, Jr., ChFidO
Tim J. Wegner, FO
Corp&MstTr: John S. Strahorn, VP
TrInv: Cyril E. James, VP
TrOpers: Teresa E. Larsen, OpO
Nb: David W. Stein, VP
Michael M. Stucky, VP
Karen M. Vielhaber, VP
Paul S. Henry, MktgO

SANWA BANK CALIFORNIA

Trust & Financial Services Division Administration
612 S. Flower St. 90017
213/613-2000 Tr\$837.1 Mil
(Branches in Newport Beach, Pasadena, San
Francisco, Santa Ana, Santa Barbara & West
Los Angeles)

TrDiv: Howard E. Ritt, ExecVP
DepDiv, EmplBen, CorpTr: Vincent L. Shepherd,
SrVP
PersTr: C. Scott Boone, VP&SrTO
TBFMgr: Kelsey L. Moline, VP
TrInv: John R. Thompson, VP&SrTrInvO
TrOpers: Linda G. Moore, VP&SrTO
TrTx: Blanca C. Scot, VP
TrRE: Richard R. Richards, VP

Los Angeles Office
612 S. Flower St. 90017
213/613-2957

EmplBenMgr: Jackie Vaughan, VP&TO
TBDO: Carolyn Cox, AsstVP
CorpTr: Teresa Petta, VP&TO
Taft-Hartley: Lawrence R. Streeter, VP&TO

SECURITY PACIFIC NATIONAL BANK

300 S. Grand Ave., Ste. 2500 90071
213/229-1711
(Trust & Financial Services Offices in Century City,
Fresno, Laguna Hills, Los Angeles, Newport
Beach, Pasadena, Rancho Mirage, Riverside,
San Diego, San Francisco, San Mateo & Santa
Barbara)
David R. Lovejoy, ExecVP
William J. Lewis, SrVP
Derek F. C. Adams, SrVP
David L. Blanchfield, SrVP
Sys&Opers: Nicholas J. Ferrante, SrVP
TrTx: Tom Trine, VP
FinPlng: Steve Jeppson, VP
PersAsstMgt: Bert Downey, FVP
Mktg: Greg Sanford, VP
Corp&EmplBenTr: C. Rodney Cooper, FVP
Los Angeles/Pasadena: Russ Pinto, FVP

SUMITOMO BANK OF CALIFORNIA

101 S. San Pedro St. 90012
213/229-4080
(Branch of San Francisco)
Dennis Kunisaki, AsstVP&TO
PersTr: John P. Souza, AsstVP&TO

SUMMIT MANAGEMENT COMPANY INC.

555 S. Flower, Ste. 2700 90071
213/488-4000
(Branch of United States Trust Co. of New York)
Ron Hartwick, TO

TRUST COMPANY OF THE WEST

400 S. Hope St. 90071
213/683-4000
Hd, TrInv: Ernest O. Ellison, Pres
TrOpers: Sheilagh S. Stevick, SrVP
Nb: Thomas E. Larkin, Jr., MngDir



TSA

A CalFed Company

TRUST SERVICES OF AMERICA, INC.

700 Wilshire Blvd. 90017
213/614-7000 Tr\$5.2 Bil
(Regional Offices in Beverly Hills, Newport Beach,
Palo Alto, Pasadena, San Bernardino, San
Diego & San Francisco)

Hd: Charles W. Woodford, Chm&CEO
Robert W. Whittier, Pres&COO
PersTr: William E. Bell, ExecVP&TO
Howard J. Isador, SrVP
CorpTr: William Chambers, VP
TrInv: Roger G. Clarke, Pres
ComTrF: Abye Asseffa, VP
EmplBen: Linda A. Payne, SrVP&TO
TrOpers, TDP: Richard M. Bolokowicz, SrVP&TO
Nb: David Reagan, SrVP
RE: James Rosten, VP

WELLS FARGO BANK, NatAssn

333 S. Grand Ave. 90071
213/253-3164
(Branch of San Francisco)
Roberta Moore

Modesto

UNION SAFE DEPOSIT BANK

901 H St. 95353
209/526-4151
(Branch of Stockton)
L. A. Thomas, AsstVP&TO

Newport Beach

THE BANK OF CALIFORNIA, NatAssn

1401 Dove St. 92660
714/833-2836
(Branch of San Francisco)
Nb: Deborah Harrington, VP

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA

610 Newport Center Drive 92660
714/721-1100
(Branch of Boston, MA)
J. David Eagle, SrVP&RegMgr

FIRST AMERICAN TRUST CO.

2161 San Joaquin Hills Rd. 92660
714/640-2722
(Branch of Santa Ana)
T. C. Casey, SrVP&TO

FIRST INTERSTATE BANK OF CALIFORNIA

5000 Birch St., Ste. 10200 92660-2115
714/253-4313
(Branch of Los Angeles)
Mgr: Bruce Dunlap, VP
Nb: Thomas Tribby, VP
David Shokari, VP

SANWA BANK CALIFORNIA

4400 MacArthur Blvd. 92660
714/476-8991
(Branch of Los Angeles)
EmplBenMgr: John T. Brown, VP&TO
TBDO: David L. Simpson, AsstVP

SECURITY PACIFIC NATIONAL BANK

4 Civic Plaza, Ste. 100 92660
714/759-7118
Mgr: Norman Lilley, TO

TRUST SERVICES OF AMERICA, INC.

2121 E. Pacific Coast Hwy., Ste. 250
P.O. Box 7790 92658
714/721-6920
(Branch of Los Angeles)
Mgr: Curtis W. Merrill, VP&TO

Ontario

FIRST TRUST BANK

437 N. Euclid Ave. 91762
714/983-0511 Tr\$135 Mil
(Branches in Hemet & Palm Springs)
Hd: Guy Beyersdorf, VP&ExecTO
PersTr: Anne G. Woods, VP&TO
EmplBen: Bruce Bonanomi, AsstVP&TO
TrOpers: Bobbie Chandler, TO
Nb: James Hamrick, VP&TO
TrInv: Donn Pitzer, AsstVP&TO

Oxnard

BANK OF A. LEVY

P.O. Box 2575 93002-2575
805/656-2575 Tr\$170 Mil
Hd: Michael S. Milligan, Chm
PersTr: David Hilgenberg, AsstVP
EmplBen: Gretchen Hewlett
TrOpers: Sharon Jones, AsstMgr/Opers

ESTATE-VAL SECURITY VALUATIONS IN MINUTES ON YOUR MICROCOMPUTER

Daily Prices for: • 9,000 Domestic Equities
• 26,000 Corporate and Government Bonds
• 2 Million Municipal Securities

ESTATE-VAL on your microcomputer will cut your reporting costs by 50% if you are currently using an on-line timesharing computer service. If you are mailing lists of securities to a pricing service, the savings will be even more and the turnaround time will go from weeks to minutes. Our service eliminates costly delays and increases trust profits.

EMP

Estate Valuations & Pricing Systems, Inc.

10801 National Boulevard, Suite 300
Los Angeles, California 90064
FAX (213) 470-0235 (213) 474-7514

CALIFORNIA (Cont'd)

Palm Springs

THE BANK OF CALIFORNIA, NatAssn

601 Tahquitz Way 92262
619/323-4241
(Branch of San Francisco)
Roland Chittock, VP&Mgr

CITY NATIONAL BANK

588 S. Palm Canyon Dr. 92264
619/320-0701
(Branch of Beverly Hills)
Hd: Enzo Provenza, VP

FIRST TRUST BANK

441 S. Palm Canyon Dr. 92262
619/325-7311
(Branch of Ontario)
Tom Tiernan, VP&TO
Marilyn Park, TrSec

Palo Alto

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA

635 Waverly St. 94301
415/326-0500
(Branch of Boston, MA)
Lawrence Johnston, SrVP&RegMgr

TRUST SERVICES OF AMERICA, INC.

525 University Ave. 94301
415/329-8721
Mgr: Fredrick Robinson, AsstVP&TO

UNIVERSITY NATIONAL BANK & TRUST COMPANY

250 Lytton Ave., P.O. Box 89 94302
415/327-0210 Tr\$148 Mil
Hd, TrInv: Hall Palmer, ExecVP&SrTO
PersTr: H. Craig Titus, VP&TO
EmplBen: Benner Davenport, TO
TrOps: Raul Galano, VP&Mgr

WELLS FARGO BANK, NatAssn

550 Hamilton Ave., Ste. 306 94301
415/855-7672
Hd: Patricia A. Black, VP&TO

Pasadena

CITIZENS COMMERCIAL TRUST & SAVINGS BANK

225 E. Colorado Blvd., P.O. Box 671 91102
818/795-3000, 213/681-8186

Hd: Vernon F. Coss, ExecVP-TrDiv
Anne McNeely, AsstSec&AsstVP
C. J. Hagan, SrVP&TO
Darryl G. Gaines, VP&TO
John C. Davidson, VP&SrTO
Kay Oranzo, VP&TO
Christine Clark, VP&TO
Gary D. Benda, AsstVP&TO
Thomas C. Pedersen, VP&TrInvO
Evar Nilsson, VP&TO
Lorraine Tessier, VP&TrTxO
Michael Avanesian, TO

SANWA BANK CALIFORNIA

595 E. Colorado Blvd. 91101
818/304-1321
(Branch of Los Angeles)
PersTrHd: C. Scott Boone, VP&SrTO
PersTrMgr: Jeffrey A. Philpott, VP
TBDO: John R. Burrows, VP(Pasadena)
Peter L. Bailey, VP(West L.A.)

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

SECURITY PACIFIC NATIONAL BANK

234 E. Colorado Blvd. 91101
818/304-3036
Mgrs: Doris A. Barham, VP
Edward A. Miller, VP

TRUST SERVICES OF AMERICA, INC.

527 S. Lake Ave. 91101
818/304-9962
(Branch of Los Angeles)
Mgr: Lisa Kay Edwards, VP&TO

UNITED MERCANTILE BANK & TRUST COMPANY, N.A.

1300 E. Green St. 91106
818/796-5000 Tr/u\$1 Mil
Hd: Donald Stokes
TrOps: Sue Otto

WELLS FARGO BANK, NatAssn

99 S. Lake Ave., P.O. Box 1300 91109
April Garrett, VP

Rancho Bernardo

FIRST INTERSTATE BANK OF CALIFORNIA

11939 Rancho Bernardo Rd. 92128
714/451-2700
(Branch of Los Angeles)
Mgr: Ronald G. Oman, VP
Nb: Whitney Lee, VP
SAN DIEGO TRUST & SAVINGS BANK
16363 Bernardo Center Dr. 92128
619/485-9904
(Branch of San Diego)
Hd: Colin Fort, VP&TO
William L. Barnhill, AsstVP&SrTrAdm

Rancho Mirage

SECURITY PACIFIC NATIONAL BANK

Desert District Office
P.O. Drawer 100 92270
619/568-1811
Mgr: Jim A. Fundin, VP

Rancho Santa Fe

CALIFORNIA FIRST BANK

Avenida De Acacias, P.O. Box B 92067
619/758-2428
(Branch of San Diego)
Nb: Craig Henton, AsstVP
Thomas P. Weaver, TO

Richmond

MECHANICS BANK

3170 Hilltop Mall Rd. 94806
415/620-1278 Tr\$160 Mil
Hd, Nb: Lorcan J. Bowden, VP&SrTO
PersTr: Glenn Moss, TO
TrOps: Paul Sylvester, TO
TrInv, ComTrf: John G. Rubin, TrInvO
TrOps, TDP: Ray Swain

Riverside

SECURITY PACIFIC NATIONAL BANK

P.O. Box 712 92501
714/781-1384

* Sacramento

THE BANK OF CALIFORNIA, NatAssn

770 L St. 95814
916/321-6775
(Branch of San Francisco)
Ed Hulett, VP&SrTO

CAPITOL BANK OF COMMERCE

Trust Department
300 Capitol Mall, Suite 255
P.O. Box 2311 95811
916/449-8386 Tr\$140 Mil
Hd, Nb: Bruce B. Brown, VP
PersTr: Flo Bellacosa, AsstVP&TO
TrOps: Linda Dumas, AsstVP
EmplBen: James Rowland, AsstVP&TO

FIRST INDEPENDENT TRUST CO.

1020 12th St. 95814
916/971-8900 Tr\$50 Mil
PersTr: Cathy Hedrick, VP
TrInv, Nb: Dana Evangelista, Pres&ChmBd
EmplBen: Dick Rhodes, VP
Kathy S. Jones, Sec
Glen Biglow, ExecVP
Michael Ocenosa: CFO
Effie Yaachum, AsstSec
TrOps: Denise Nichols, AsstVP

FIRST NATIONWIDE BANK

3951 Lennane Dr. P.O. Box 34060 95834
1-800/227-5608
Hd: Arthur S. Tsuchiya, VP&SrTO
Adm: Kevin Galvin, Mgr
TrOps: Charles Waddell, Mgr
Svgs: Jan Aldrich, Mgr

WELLS FARGO BANK, NatAssn

400 Capitol Mall 95814
916/440-4446
Hd: Jack B. Franz, VP&TO

San Bernardino

TRUST SERVICES OF AMERICA, INC.

600 N. Arrowhead Ave., Ste. 100 92403
714/381-3381
(Branch of Los Angeles)
Dixie Dahlgren, VP&TO
PersTr: William August, VP&TO

San Diego

CALIFORNIA FIRST BANK

P.O. Box 109 92112
619/230-4506/4507 Tr\$3 Bil
(Branches in Laguna Hills, La Jolla, Rancho Santa Fe & San Francisco)
Hd: Garet B. Clark, SrVP
TrOps: William H. Wilson, VP
Coun: G. Sinclair Price, VP
TrInv, ComTrf: Kenneth Sanders, VP
EmplBen: Horace B. Benjamin, VP
PersAdmin: Charles G. Conway, VP
Bus&Int'l: Masami Uchida, VP



HOME FEDERAL

HOME FED TRUST

P.O. Box 1401 92112
619/699-8695
(Branch in Santa Barbara)
Hd: L. Mark Fingerlin, Pres
PersTr, EmplBen, Nb: Janet G. Brisco, VP
TrInv: Joseph Winicki, VP
Paul E. Kidd, IO
PersTr: Donald M. Lenardi, VP&SrTO
Thomas Thale, II, TO
EmplBen: Carlee Harmansen, VP&SrTO
Brian Wildman, TO
TrOps: Jean Mangan, VP&TO
Nb: Kim Anton, TO&Mgr
Garth Empey, TO
Leslie Sackett, TO
RetirmntTr: Mary Richards, VP
LA JOLLA BANK & TRUST CO.
P.O. Box 22508 92122
619/458-2345 Tr\$242 Mil
Mgr: James T. Slingsby, SrVP
Admin: Virginia Corrente, VP&TO
EmplBen: Amy J. Romaker, TO
TrOps: Debbie Henry, TO

The Directory of Trust Institutions is included in a T&E subscription!

NORTH AMERICAN TRUST CO.

NORTH AMERICAN TRUST CO.

P.O. Box 81929 92138

619/237-5378 Tr\$725 Mil

John A. Mason, CEO

NaDean S. Sams, CFO

EmplBen: Brenda Tipton, VP

RA: Keoghs, Marge Naylor, VP

TrOps: M. Bernice Hamblin, VP

TDP: Edward K. Miller, VP

Nb: Kelly McCauley

SAN DIEGO TRUST & SAVINGS BANK

P.O. Box X1013 92112

619/557-3150 Tr\$2.4 Bil

(Branches in La Jolla & Rancho Bernardo)

Mgr: Jerald P. Lewis, SrVP

DivAdmMgr: William C. Conrad, SrVP

PersTr: W. S. Schreiner, 1stVP&TO

TrOps: Connie Martes, 1stVP&TO

DivFinSvcs&InvMgr: James L. Kennedy, Jr., SrVP

RE: Christine Henderson, VP&TO

EmplBen: Paul A. Barnett, 1stVP&TO

Nb: David R. Holst, VP&TO

SECURITY PACIFIC NATIONAL BANK

1200 Third Ave., Ste. 300 92101

619/238-5245

Mgr: Harvey R. Schwitzer, VP

SECURITY TITLE INSURANCE COMPANY

P.O. Box 1590 92101

619/239-3091 Tr\$30 Mil

Carl Weidner, TO

Marian Roney, TrAdm

TRUST SERVICES OF AMERICA, INC.

1855 First Ave., Ste. 101 92101

619/233-8762

(Branch of Los Angeles)

Mgr: Kenneth L. Stone, VP&TO

WELLS FARGO BANK, NatAssn

450 B. St., Ste. 1600 92108

619/230-6354

(Branch of San Francisco)

Susan Barnes

San Francisco

BANK OF AMERICA, NatAssn

P.O. Box 37121 94104

415/622-4859 Tr\$20 Bil

(Institutional Trust Services offices in San

Francisco-415/622-4859, and Los Angeles-

213/228-3930)

Hd, InstTrSvcs: Richard V. Fulp, SrVP

TrInv: V. Shannon Clyne, VP

THE BANK OF CALIFORNIA, NatAssn

400 California St., P.O. Box 45000 94145

415/765-2653 Tr\$2.9 Bil

(Branches in Los Angeles, Newport Beach, Palm

Spring, Sacramento, San Rafael, Portland,

OR; Seattle & Tacoma, WA)

COASTWIDE TRUST HEADQUARTERS:

GpHd: Ralph J. Rasmussen, ExecVP

PersTr, Hd: John H. Dimalanta, SrVP&Mgr

NoCalPersTr: Morton A. Pactor, SrVP&Mgr

FamTr: Donald D. Crawford, Jr., VP

Test/Probate: Stan Bornfreund, VP

PvtTr: Russell A. Hough, Jr., VP

TrRE: Brian Mullins, VP

TrTx: Janet Kirby, AsstVP

Nb: Roane T. Sias, VP

BusTrHd: Walt C. Jennette, SrVP&Mgr

NoCalEmplBen: Silvia J. Inglesse, VP&Mgr

CorpTr: Alexander R. Bohm, VP&Mgr

InvHd: Anthony E. Spare, SrVP&ChIO

PersInv: J. Earl Skeel, VP&IO

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA

Ste. 200, 400 Montgomery 94104

415/397-0600

(Branch of Boston, MA)

F. Daniel Prickett, SrVP&RegMgr

CALIFORNIA FIRST BANK

350 California St., P.O. Box 7104 94120

415/445-0370

(RegTrDepHdq: San Diego)

Mgr, PersTr, Nb: Debra P. Lepold, AsstVP&TO

EmplBen, Nb: John M. Bennett, VP



CHASE

CHASE MANHATTAN TRUST COMPANY OF CALIFORNIA, N.A.

101 California St., Ste. 4125 94111

415/433-8430 Tr\$500 Mil

(Branch in Los Angeles)

Hd: James E. Elder, ActingPres

Nb: Robert Diehl, VP

PersTr: Victoria L. Vitalone, 2ndVP

TrInv: R. Lawrence Bacon, Pres

Cust: Judith K. Flanagan, AsstTreas

FIRST INTERSTATE BANK OF CALIFORNIA

405 California St., 10th Floor 94104

415/773-7112

(Branch of Los Angeles)

NoCAHd, PersTr: Donald Cowles, VP

Nb: Chris Clauson, VP

Nancy Martin, AsstVP

HARRIS TRUST CO. OF CA

345 California St., Ste. 2700 94104

415/434-7972

Hd: Victor M. Waldridge, Chm&Pres

CorpTr: David R. Jackson

TrOps: Geoffrey Culverhouse

IMPERIAL TRUST COMPANY

(A subsidiary of Imperial Bank)

456 Montgomery St., Ste. 600 94104

415/954-5080 Tr\$3.0 Bil

(Branch of Los Angeles)

Michael J. Vaughan, Pres/CEO

Peter D. Burnes, VP/Mgr

Neil Clem, VP/Mktg

Lawrence Payne, AsstVP&TO

Shirley Palpatotac, AsstVP/TO

Lois Scanlon, AsstVP/TO

Ed Edwin, TO/Mktg

Tina Thomas, TrAdm

NORTHERN TRUST OF CALIFORNIA N.A.

580 California St., Ste. 1800 94104

415/765-4400

Subsidiary of Northern Trust Corp., Chicago, IL

Offices in Los Angeles, Santa Barbara &

Orange County)

MngDir: John B. Ducato

TrInv: Peter C. Andersen, VP

TrOps: Sylvia C. Castellero, 2ndVP

Nb: Michael C. Pescatello, VP

John S. Hancock, VP

THE PACIFIC BANK, N.A.

100 Montgomery St. 94104

415/576-2700 Ext. 2181 Tr\$130 Mil

Hd, Nb: Bruce F. Anderson, SrVP

PersTr: Charles C. De Marais, Jr.

EmplBen: Virginia Bradley

TrOps: Paul B. Sylvester

TDP: Robert Kinghorn

PACIFIC SECURITIES DEPOSITORY TRUST CO.

301 Pine St. 94104

Stanley O. Shell, Mgr, PCC/PSDTC

Larry R. Shotwell, SrVP&CFO

Jack R. Trail, VP/InternalAudit

SANWA BANK CALIFORNIA

444 Market St. 94111

415/765-9712

(Branch of Los Angeles)

PersTrMgr: Anneliese B. Miller, VP&TO

TBDO: Sonia Hauke, AsstVP

EmplBenMgr, TBDO: Kenny Lee Adams, VP&TO

SECURITY PACIFIC NATIONAL BANK

One Embarcadero Ctr. 94111

415/445-4267

Laurel Good-Swan, TO

SUMITOMO BANK OF CALIFORNIA

P.O. Box 3949 94104

415/445-8090 Tr\$400 Mil

(Branch in Los Angeles)

Hd: Robert G. Gottschalk, VP&DptyMgr

Mgr: B. R. Otani, VP

PersTr: Tom Benson, AsstVP&SrTO

TrInv: Ed Turner, AsstVP&TrInvO

EmplBen: Robert Gajewski, AsstVP&TO

TrOps: Richard Wong, AsstVP&TOpO

TRUST SERVICES OF AMERICA, INC.

505 Sansome St. 94111

415/781-2364

(Branch of Los Angeles)

Mgr: Richard C. Murray, VP&TO

WELLS FARGO BANK, N.A.

420 Montgomery St. 94163

415/396-5473 Tr\$45.250 Mil

(Offices in Beverly Hills, Carmel, Fresno, Long

Beach, Los Angeles, Newport Beach, Palo

Alto, Pasadena, Sacramento, San Diego, San

Francisco, Santa Barbara & Santa Rosa)

HdPvtBnkGp: William Aldinger, ExecVP

AssetMgr: Alex Anderson, SrVP

HdNoCal: William L. Timoney, AssetMgr&SrVP

HdSoCal: S. Thompson, AssetMgr&VP

SecurSvcs: Barry X. Lynn, SrVP

BusTr&Inv: Alan Kizer, SrVP

CustSvcs: Deb Patterson, VP

PvtBnkG: Frederick S. Taff, SrVP

MultFds: David E. Demarest, VP

HdWFinAdv: Frederick L. A. Grauer, Chm

WFindAdvMktg: Jeffrey L. Skelton, VChm

WFindAdvSub: Patricia C. Dunn, Pres

San Jose

AMERICAN BANK & TRUST CO.

40 S. Market St. 95113

408/993-9100 Tr\$65 Mil

(Branch in Walnut Creek)

Hd, TrInv, Nb: Lawrence M. Russell, SrVP

PersTr: Sandra Jarvis, AsstVP&TO

EmplBen: Helen Zachary, AsstVP&TO

TrOps: Ray Fallahay, TOpO

BANK OF THE WEST-SAN JOSE

P.O. Box 1121 95108

408/998-6867 Tr\$300 Mil

(Branch in Beverly Hills)

Hd: Don L. Draper, SrVP&SrTO

PersTr: Paula Rouleau, VP&TO

TrInv: Joseph Hefner, VP&TrInvO

EmplBen: Debra Reed, AsstVP&TO

TrOps: Charlotte Miller, VP&TO

Nb: Janice Del Fiacco, VP&TO

Richard Lambie, VP&TO

CALIFORNIA COMMERCE BANK

111 W. St. John St. 95113

408/286-2660 Tr\$40 Mil

Hd: Joseph Schmedding, SrVP&TO

Admin: James Lester, AsstVP

TrInv, EmplBen: Arthur M. Soltan, VP&TO

PersTr: Kathleen Sorrell, TO

TrOps: Charmaine Griffin

Nb: Cheryl K. Scott, VP&TO

PACIFIC TRUST COMPANY

1245 S. Winchester Blvd. 95128

408/244-9605

(Branches in Carmel & Santa Cruz)

Hd: George Gallucci, Pres&CEO

PersTr: Christine Backhouse, VP

CorpTr: Victor Adams, VP

TrInv: Philip Hart, VP

EmplBen: Marc Rebboah, VP

TrOps: Harlan Yelland, VP

Nb: William H. Hardy, VP

Admin: Paula Scott, VP

**66% of the readers of
TRUSTS · ESTATES
handle charitable requests.**

CALIFORNIA (Cont'd)

San Mateo

BOREL BANK & TRUST CO.

35 Bover Rd. 94402
415/378-3720 Tr\$260 Mil
Hd: Ronald G. Fick, ExecVP&S/TO
PersTr: EmplBen: B. Neil Dickinson, VP&TO
TrOps: Susan Kealey, VP&TO
TrInv: Kent Kaiser

SECURITY PACIFIC NATIONAL BANK

441 S. El Camino Real, P.O. Box 1591 94402
415/348-0282
Mgr: Peter S. Kimball, VP

San Rafael

THE BANK OF CALIFORNIA, NatAssn

1135 A St., P.O. Box 1440 94915
415/459-4980
(Branch of San Francisco)
Richard Hageman, VP&S/TO

Santa Ana

FIRST AMERICAN TRUST CO.

P.O. Box 267 92702
714/558-3211 Tr\$200 Mil
(Branch in Newport Beach)
Hd: Charles A. Potter, Pres
PersTr: Donald Dooling, VP
EmplBen: Ray Haynes, VP
TrOps: G. Robert Izett, TOpO
TrInv: T. C. Casey, SrVP&TO
TrCoun: Wayne Condit, VP
Nb: G. Andy Bailard, VP

SANWA BANK CALIFORNIA

1622 N. Main St. 92702
714/667-1300
(Branch of Los Angeles)
PersTrMgr: John E. Reilly, VP&TO
TBDO: Beverly Soderling, AsstVP

Santa Barbara

FIRST INTERSTATE BANK OF CALIFORNIA

901 State St. 93102
805/966-1561
(Branch of Los Angeles)
Mgr,Nb: Mel Vogel, VP

HOME FED TRUST

936 State St. 93101
(Branch of San Diego)

NORTHERN TRUST OF CALIFORNIA N.A.

206 E. Anapamu St. 93101
805/965-6200
(Subsidiary of Northern Trust Corp., Chicago, IL
Offices in Los Angeles, San Francisco &
Orange County)
MngDir: Rufus R. Jeffris, Jr.
TrAdm: Edmund W. Hill, VP
TrInv: George D. Eagleton, VP
TrOps: Cheryl A. Dodge, OpO
Nb: Judith A. Kahan, VP
Susan P. Northrop, MktgO

SANTA BARBARA BANK & TRUST

P.O. Drawer JJ 93102
805/564-6200 Tr\$343 Mil
TrDivMgr: John R. Ziegler, VP&Mgr
TrSvs,Nb: Lawrence L. Wathey, SrVP&S/TO
PersTr: A. Benjamin Fox, VP&S/TO
PersTrProb: Whitney H. Hiewland, VP&S/TO
TrInv: Eric Millar, VP&InvMgr
EBT: Paulette Pasch, VP&EBTMgr
TrOps: David Ristig, VP
RE: Eldon D. Shiffman, VP&REMgr

SANWA BANK CALIFORNIA

1036 State St. 93102
805/963-1410
(Branch of Los Angeles)
PersTrMgr,TBD: Timothy C. Gamble, VP&TO
EmplBen,TBD: David A. Prichard, AsstVP

SECURITY PACIFIC NATIONAL BANK

834 State St. 93101
805/564-1500
Mgr: A. Thomas Hiefield, VP
PersTr: Arlin E. Wilson, VP
ProbConsrvsps: Milton K. Burnett, VP
WELLS FARGO BANK, NatAssn
1001 State St. 93101
805/564-2700
Shirley Bond, TO

Santa Cruz

PACIFIC TRUST COMPANY

P.O. Drawer 1855 95061
408/458-6355 Tr\$125 Mil
(Branch of San Jose)
Mgr: John I. Kessler, VP
ProbPersTr: Evelyn Parsons, AsstVP

Santa Monica

SANTA MONICA BANK

P.O. Box 550 90406
213/394-9611 Tr\$450 Mil
Hd,Nb: R. D. Rarkovic, SrVP&TO
PersTr: L. Chalkian, VP&TO
EmplBen,TrInv,ComTrf:
William H. Krummel, VP&TrInvO
TrOps: Faith Riddle, VP

Santa Rosa

EXCHANGE BANK

P.O. Box 208 95402
707/545-6220 Tr\$52 Mil
Hd,TrInv: W. E. Utzinger, VP&S/TO
PersTr: J. W. Bastian, TO
TrOps: C. A. Schofield, TOpO

WELLS FARGO BANK, NatAssn

720 3rd St. 95402
707/571-7121
(Branch of San Francisco)
Rich Pellicciari

Stockton

BANK OF STOCKTON

301 E. Miner St. 95201
209/941-1510 Tr\$240 Mil
Hd,CorpTr,TrInv,Nb:
R. W. Friedberger, VP&S/TO
PersTr: W. W. Walterstorf, VP&TO
EmplBen: L. Perry, AsstTO
TrOps: Stan Brumley

UNION SAFE DEPOSIT BANK

P.O. Drawer Z 95201
209/946-5167 Tr\$82 Mil
(Branch in Modesto)
Hd: D. B. Wied, SrVP&TO
PersTr: Jack Sanders, AsstVP
TrOps: D. M. Griffay, AsstVP
EmplBen: J. C. Donlon, AsstVP

Walnut Creek

AMERICAN BANK & TRUST CO.

1940 Tice Valley Blvd. 94595
415/938-1004
(Branch of San Jose)
Ci,PersTr: Mary Ann Abreu, AsstVP&TO
WESTERN FINANCIAL TRUST COMPANY
3100 Oak Rd. 94596
415/256-0800 Tr\$7 Mil
Joseph Creamer, Jr., TO

West Los Angeles

SANWA BANK CALIFORNIA

10929 Wilshire Blvd. 90024
213/208-4111
(Branch of Los Angeles)
TBDO: Peter L. Bailey, VP

COLORADO

Aurora

THE PEOPLES BANK & TRUST CO.

9635 Montview Blvd. 80010
303/364-2621 Tr\$16 Mil
Hd,PersTr,TrOps: David L. Edwards, TO

Boulder

FIRST NATIONAL BANK

P.O. Box 4418 80306
303/442-6770 Tr\$160 Mil
Hd: Craig E. Tribolet, SrVP&TO
PersTr: Warren N. Marble, VP&TO
TrOps: Joyce A. Taff, TO
EmplBen: John H. Layman, VP&TO
CorpTr: H. William Cordell, Jr., AsstVP&TO

TRUST COMPANY OF AMERICA

2025 Pearl St., P.O. Box 8007 80306
303/449-3300 Tr\$95.75 Mil
Hd: Hugh S. McCaffrey, Pres
CorpTr: Linda Fagler, TO
TrOps: Rhonda Krupansky, VP
Dolores Best, AsstVP
TDP: Amber Merry, VP

UNITED BANK OF BOULDER, N.A.

P.O. Box 227 80306
303/442-0351 Tr\$42.8 Mil
Hd: James D. Bostwick, VP&S/TO
Cindy Hesser, AsstVP&TO
PersTr: Gerald Tension, TO

Brighton

UNITED BANK BRIGHTON

P.O. Box 449 80601
303/659-0350 Tr\$8.3 Mil
Phyllis Hancock, TO

Brush

THE FARMERS STATE BANK

P.O. Box 324 80723
303/842-5101
Hd: Steven R. Dupps, VP&Csh

Colorado Springs

COLORADO NATIONAL BANK-EXCHANGE

P.O. Box 940 80943
719/625-5750 Tr\$175 Mil
Hd: Douglas W. Robinson, VP&TO
Est: John W. Blair, Jr., VP&TO
PersTr: Paula D. Pollet, VP&TO
TrOps,CorpTr: David L. Steele, TOpO
TrMkt: J. Scott Chambers, AsstVP
EmplBen: Mark Elliott, TO

FIRST NATIONAL BANK OF COLORADO SPRINGS

P.O. Box 1699 80942
719/471-5125 Tr\$431 Mil

ADMINISTRATION:

Hd: Terence Lilly, SrVP
IndSvs: Robert M. Starks, SrVP
PersTr: Wm. S. Corrigan, Jr., VP
Prob: Sharon K. Schreiber, VP
EmplBen,CorpTr,Nb: Richard S. Harwood, VP
TrOps: Deanna R. Ford, AsstVP

INVESTMENTS:

Hd: John D. B. Gould, SrVP
TrInv,ComTrf: G. Raymond Miller, VP

77% of the readers of

TRUSTS • ESTATES

refer trust and estate
business to banks.

UNITED BANK OF COLORADO SPRINGS, N.A.

P.O. Box 400 80901
 719/636-1361 Tr\$97 Mil
 Hd: Thomas D. Maris, VP&SrTO
 PersTr: Terry P. Coffelt, VP&TO
 TrInv: A. Kay Fisher

Delta**COLORADO BANK & TRUST CO.**

P.O. Box 60 81416
 303/874-8061 Tr/\$1 Mil
 June Calhoun, TO&TQP

★ Denver**AMERICORP SECURITIES SERVICES, INC.**

1515 Arapahoe St., P.O. Box 5548TA 80217
 303/820-4027
 (Affiliate of Ameritrust Company, Cleveland, OH)

Hd: William T. Renz, Pres
 Donald L. Sprenger, VP
 Merryl K. Rapp, VP/Mgr

CENTRAL BANK OF DENVER

P.O. Box 17289TA 80217
 303/893-3456 Tr\$236 Mil
 Hd: Donald J. Horst, SrVP&TO
 TrAdmin: Daniel Rich, VP&TO
 PersTr: Harlan Cyphers, VP&TO
 CorpTr: Ken Buckius, VP
 TrInv: John Campbell, TrInvO
 EmplBen: Gary Bostwick, VP&TO
 TrOps: Bill Kuts-Cheraux, VP

COLORADO NATIONAL BANK OF DENVER

P.O. Box 5168 80217
 303/893-1862 Tr\$820 Mil
 Hd: Nelson B. Cole, FS&M&SrVP
 Hd:TrDept: Erik S. Taylor, VP
 PersTr: Joann G. Ward, VP&SrTO
 CorpTr, EmplBen: Ronald G. Wendel, VP
 TrOps, TDP: Gary C. Cunningham, VP
 Nb: Irving Berlau, VP

COLORADO STATE BANK

1600 Broadway 80202
 303/861-2111 Tr\$100 Mil
 Hd: Thomas J. Gordon, SrVP&ExecTO
 TrOps: John E. Lawrence, SrVP&TO
 PersTr: Dennis N. Witmer, TO
 EmplBen: Bruce C. Harbinson, TO
 TDP: Jan L. Lukehart, TopO

DENVER NATIONAL BANK

P.O. Box 5586TA 80217
 303/292-4000 Tr\$1.250 Mil
 Hd, Nb: Harold J. Ladwig, SrVP&TO
 PersTr: Debra Rayman, AsstTO
 TrOps: Steve King, VP&TO
 EmplBen: William Gillespie, VP&TO

FINANCIAL TRUST CO.

P.O. Box 2040 80201
 303/779-0731 Tr\$100.4 Mil
 Hd: John M. Butler, Pres
 Roger D. Maurer, SrVP
 Jim Hirschman, VP
 Kenneth J. Ruder, VP

FIRST COLORADO BANK & TRUST, N.A.

2696 S. Colorado Blvd. 80222
 303/759-4711 Tr\$40 Mil
 Hd: E. Eugene Schnobel
 Cheryl Welsh, TO
 TrOps: Cathy Harper, AsstTO

FIRST INTERSTATE BANK OF DENVER, NatAssn

633 17th St. 80270
 303/293-5755 Tr\$4.3 Bil
 Hd: Mary K. Anstine, ExecVP-Tr
 CorpTr: James R. Cowgill, SrVP&TO
 EmplBen: Edward S. Claunch, SrVP&TO
 TrOps: Roberta L. Butterly, SrVP&TO
 PftolMgtMgr: William F. Scott, VP&TO
 PersTrMgr: Yvonne J. Baca, VP&TO
 PftBkMgr: William C. Burns, Jr., VP

FIRST TRUST CORPORATION

444 Sherman St. 80203
 303/744-2944 Tr\$1.7 Bil
 Hd: Gordon G. Rackafellow, Pres
 Nb, PersTr, CorpTr: Rahe Von Hoene, VP&TO
 TrOps: Mary Coskey, VP
 EmplBen: Mark Kelley, VP
 Nb: John Canavan
 TDP: Kevin O'Brien

GUARANTY BANK

P.O. Box 1980 80201
 303/296-9600 Tr\$29.6 Mil
 Hd: Byron H. Hasstedt, SrVP&SrTO
 Marianne LeBois, AsstTO

LAKESIDE NATIONAL BANK

P.O. Box 12000 80212
 303/455-2000 Tr\$30 Mil
 Hd: David C. Wilkinson, VP&TO
 PersTr: Deborah A. Reeves, TO
 TrOps: Jamie Cook

LINCOLN TRUST CO. (T ONLY)

P.O. Box 5831 80217
 303/771-1000 Tr\$1.02 Bil
 Marty Anderson, Chm
 Hd: Robert H. Beriault, Pres&CEO
 PersTr, CorpTr, TrOps: Sharon K. Soos, VP
 EmplBen: Paul Maxwell, VP
 TrInv: John Raath, Dir
 TrOps: Ritis S. Skinner, SrVP&COO
 Nb: Wendy A. Tenzyk, MktgDir
 TDP: Cathy Schmit
 Joan Main
 EmplBen, Nb: Ruth A. Roberts

MOUNTAIN STATES BANK

1635 E. Colfax Ave. 80218
 303/388-3641 Tr\$77 Mil
 Hd: Stoddard White, SrVP
 TrInv, ComTrF: E. W. Hodge, VP&TO
 TrOps: Paulette Zlob, TO

UNITED BANK OF DENVER

1700 Broadway 80274
 303/861-8811 Tr\$2.8 Bil
 Hd: William S. Hershberger, ExecVP
 PersTr: Charles Myers, VP
 CorpTr, TrInv, ComTrF: Timothy R. Morgan, VP
 EmplBen: Michael S. Miller, AsstVP
 TrOps: Tim Kenczewicz, VP

Englewood**FIRST INTERSTATE BANK OF ENGLEWOOD, NatAssn**

P.O. Box 240 80110
 303/761-1000 Tr\$20 Mil
 Hd, PersTr, TrOps, Nb: James H. Tilger, VP&TO

FIRST NATIONAL BANK OF ENGLEWOOD

333 W. Hampden 80110
 303/761-1420 Tr\$450 Mil
 Hd, TrInv: John K. Weckbaugh, SrVP&SrTO
 PersTr, Prob: Robert Jobin, VP&TO
 CorpTr: Scott Hammer, TO
 EmplBen: Michelle Sullivan, TO
 TrOps: Bernicia Weart, TopO

RESOURCES TRUST COMPANY

8051 E. Maplewood Ave. 80111
 303/694-2917 Tr\$1.5 Bil
 Hd: Matthew Autterson, Pres
 TrOps, EmplBen: Lynn Hayden, VP
 TDP: Pam Solek, COO
 Mktg, Nb: Christine LaFortune, AsstVP

Fort Collins**FIRST INTERSTATE BANK OF FORT COLLINS, N.A.**

P.O. Box 555 80522
 303/482-4861 Tr\$125 Mil
 Hd: Trudy Sargent, VP
 PersTr: Gary Rudolph, SrTrAdm
 Michael Walton, SrTrAdm
 Cathy Schott, VP&AsstMgr
 Lorene Kilburn, EBTMgr
 Robert Dennis, AcctExec
 Sean Shelley, AcctExec
 TrInv: Suzanne Peterson, Mgr
 TrOps: Dennis Schwartz, VP&AsstMgr

UNITED BANK OF FORT COLLINS, NatAssn

P.O. Box 2203 80522
 303/482-1100 Tr\$172 Mil
 Hd, Nb: Phyllis C. Hancock, SrVP&TO
 EmplBen: Betty Callahan, TO
 PersTr: Amy Kemp, AsstVP&TO
 Margaret J. Parker, TO
 TrOps: Cindee Beechwood, AsstTO

Fort Morgan**FARMERS STATE BANK**

P.O. Box 798 80701
 303/867-5661 Tr\$50 Mil
 Hd, TrInv, ComTrF, EmplBen, Nb: Dave Ohman, SrTO
 TrOps: Kathi Akin, OpAdm

Grand Junction**CENTRAL BANK OF GRAND JUNCTION, N.A.**

P.O. Box 608 81502
 303/243-2411, Ext. 266 Tr\$139 Mil
 Hd, TrInv, ComTrF, Nb: Richard G. Horstman, VP&SrTO
 PersTr: Mark Anema, TO
 EmplBen: Darrel Mattivi, VP&TO
 Douglas Wangelin, AsstTO
 TrOps: Frankie Squirrel, TopMgr
 AdmSec: April Rose
 Kara Fossett

UNITED BANK OF GRAND JUNCTION-DOWNTOWN

P.O. Box 908 81502
 303/243-1611 Tr\$135 Mil
 Hd, Nb: Bartlett Ford, VP&AssetMgtSvcsMgr
 PersTr: Cathy Lemarr, AssetMgtO
 CorpTr: Bev Graham, AsstAcctAdm
 TrInv: Kay Fisher, IO
 EmplBen: Robert L. Whittenberg, AssetMgtO
 TrOps: Wilma Wagner
 Nb: Edith Nelson, AsstAcctAdm
 TDP: Connie Ochoa

Greeley**GREELEY NATIONAL BANK**

P.O. Box 1098 80632
 303/356-1234 Tr\$100 Mil
 Mgr: Mike Phillips, SrVP
 EmplBen: Eldon Grimes, TO
 PersTr: Debbie Patterson, TO
 TrInv: Don Taylor, SrIO
 TrOps: Chris Sewell, Mgr

UNITED BANK OF GREELEY

P.O. Box 1058 80632
 303/356-1000 Tr\$140 Mil
 Hd: James W. Price, TrMgr
 PersTr: Donna Benson, AsstVP&TO
 CorpTr: Cinda L. Smith, TO
 EstStlmt: Carol A. Cox, AsstVP&TO
 EmplBen: John W. Blair, VP&TO

Gunnison**THE GUNNISON BANK & TRUST CO.**

P.O. Box 119 81230
 303/641-0320 Tr/\$1 Mil
 Hd: Kay Averill, AsstVP&SrTO

Holly**FIRST BANK & TRUST CO.**

P.O. Box 607 81047
 303/537-6547 Tr\$3.2 Mil
 Hd: J. B. McKeever, Pres&TO
 PersTr: Rella Steele
 Nb: Jerry L. Humrich

La Junta**COLORADO BANK & TRUST CO.**

P.O. Box 499 81050
 303/384-8131 Tr\$16 Mil
 Hd: R. H. Jones, Pres&TO
 PersTr: Janet Hill, CPA&TO

85% of the readers of

TRUSTS ESTATES

are involved in personal trusts.

COLORADO (Cont'd)

Lakewood

JEFFERSON BANK & TRUST

7590 W. Colfax Ave., P.O. Box 15008 80215
303/233-6561 Tr\$40 Mil
Hd,Trlnv,Nb: Tim Buchanan, VP
PersTr: Deborah A. Reeves, AsstVP
CorpTr,TrOps: Jeanne Mathews, AsstVP
EmplBen: Patricia Withers, AsstVP

Littleton

UNITED BANK OF LITTLETON

P.O. Box 611 80160
303/794-4291 Tr\$6 Mil
Hd: K. R. Osborne, Pres
TrOps: Shirley Mann

Longmont

COLORADO NATIONAL BANK LONGMONT

P.O. Box 329 80501
303/776-5757 Tr\$18 Mil
Hd: Tom R. Kiteley, VP&TO
Bevelly A. Schrenk, TO

FIRST NATIONAL BANK OF LONGMONT

401 Main St., P.O. Box 209 80501
303/776-5800 Tr\$55 Mil
PersTr,CorpTr,Trlnv,EmplBen,ComTrF,Nb:
John A. Kuhn, VP&SrTO
PersTr,TrOps: Darlene Mitchell, TO

Loveland

FIRST NATIONAL BANK

P.O. Box 29 80539
303/667-3443 Tr\$145 Mil
Hd: Morrison L. Heth, ExecVP&TO

HOME STATE BANK

P.O. Box 329 80539
303/669-4040 Tr/o\$2.5 Mil
Hd: Jack Devereaux, Pres

Pueblo

COLORADO NATIONAL BANK-PUEBLO

P.O. Box 156 81002
303/545-1331 Tr/o\$75 Mil
Hd,Trlnv,Nb: Frank D. Plunkett, Jr., SrVP&TO
PersTr: Theodore A. Schmidt, VP&TO
CorpTr,TrOps: Virginia Jimenez, TOpSupv
EmplBen: Linda K. Bulloch, TO

PUEBLO BANK & TRUST CO.

P.O. Box 639 81002
719/545-1834 Tr/o\$100 Mil
Hd,Trlnv: James A. Murray, SrVP&TO
PersTr: Robert J. Pattee, Jr., VP&TO
CorpTr,ComTrF,TrOps,TDP: Wesley J. Ursick
EmplBen: Steven E. Melvin, 1stVP&TO
Prob: Dorothy Stanford, AsstTO

Wheat Ridge

LAKESIDE NATIONAL BANK

P.O. Box 12000, Denver 80212
303/455-2000 Tr\$30 Mil
Hd: David C. Wilkinson, VP
PersTr: Inez Pitt
Debbie Reeves
TrOps: Jamie Cook

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

CONNECTICUT

Bridgeport



Citytrust

MEMBER FDIC

CITYTRUST

961 Main St. 06602
203/384-5195 Tr\$1.3 Bil
(Branches in Danbury, Darien, Fairfield, New Haven, Norwalk & Waterbury)
Hd: William E. Pomeroy, ExecVP
Nb,Adm: Vincent A. Griffin, Jr., VP&TO
CorpTr,EmplBen: Leslie J. Revzon, VP&TO
Trlnv: Roger Perry, VP
TrOps: Melissa M. Schoedinger, AsstVP
FidSids: Henry A. Fenn, Jr., VP&TO
PersTrAdm: Humphrey T. Nichols, II, VP&TO

THE CONNECTICUT BANK & TRUST CO.

10 Middle St. 06604
203/382-6821
(Branch of Fairfield Region)
CONNECTICUT NATIONAL BANK
One Lafayette Circle 06604
203/579-3656
(Branch of Hartford)
Hd: John B. Witmer, VP
Nb: Alma Ryan, VP
Trlnv: Charles F. Hall, VP
LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/36-6130 Tr\$59 Mil
Dep't: Betsy H. Barnston, SrVP
Coralie E. Staff, AsstVP

PEOPLE'S BANK

Trust and Financial Management
211 State St., 4th Floor 06604
203/332-2275 Tr\$340 Mil
Hd: James A. Phillips, FVP&SrTO
Trlnv: Robert P. Langell, VP&SrTO
TrAdm: David B. Cook, VP&SrTO
EmplBen: William J. Pieper, VP
TrOps: Lillian V. Tompkins, AsstVP
Nb: Kenneth R. Nye, VP

Bristol

UNITED BANK & TRUST CO.

200 Main St. 06010
203/584-7010
(Branch of Hartford)
Hd: Wayne A. Cowell, VP

Canaan

THE CANAAN NATIONAL BANK

Main St. 06081
203/824-5423 Tr\$20 Mil
Hd,PersTr,Trlnv: George H. Wilson, VP&TO
TrOps: Robin L. Foley, TO

Chester

CHESTER BANK

203 Route 154 06412
203/526-4981 Tr\$20 Mil
Hd: Bruce H. Watrous, ExecVP
TrOps: Douglas Pierce, VP&Treas
TrAdmin: Doris C. MacHaffie, AsstTO

87% of the readers of
TRUSTS & ESTATES
save back issues.

Danbury



Citytrust

MEMBER FDIC

CITYTRUST

234 Main St. 06810
203/377-2010
(Branch of Bridgeport)
Robert L. Lewis, AsstVP&TO

THE CONNECTICUT BANK & TRUST CO.

342 Main St. 06810
203/797-2085
(Branch of Fairfield Region)
MERCHANTS BANK & TRUST CO.
108 Mill Plain Rd. 06811
203/748-3976
(Branch of Norwalk)
Hd: Elizabeth LeBlond, AssocTO
UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr\$1.5 Bil
Hd: Richard W. Mann, VP
PersTr: Dorothy R. Noack, TO

Darien



Citytrust

MEMBER FDIC

CITYTRUST

454 Boston Post Rd. 06820
203/655-2565
(Branch of Bridgeport)
Kenneth M. Park, SrVP&TO
THE CONNECTICUT BANK & TRUST CO.
CBT Plaza, 1120 Post Rd. 06820
203/351-1351
(Branch of Fairfield Region)
Mgr: Ralph Hankey, VP

Fairfield



Citytrust

MEMBER FDIC

CITYTRUST

161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Katharine C. Purrington, VP
CONNECTICUT NATIONAL BANK
1366 Post Rd. 06430
203/579-3419
(Branch of Hartford)
Hd: Judson W. Potter, VP
Nb: Marcus Cole, VP

Glastonbury

THE CONNECTICUT BANK & TRUST COMPANY

211 New London Turnpike 06033
203/659-5285
(Branch of Hartford Region)
THE GLASTONBURY BANK & TRUST CO.
2461 Main St. 06033
203/659-4021 Tr\$64 Mil
Hd: Kim K. Dorsey, VP
Miriam Olsen, TO

Greenwich

BT INVESTMENT MANAGERS INC.

(Wholly-owned subsidiary of Bankers Trust New York Corp.)

20 Dayton Ave. 06830

212/850-2391

(Registered Investment Advisor - Offices in Chicago, Los Angeles and Greenwich, CT)

Hd: Raymond A. BePlat, Pres

PersTr: Paul J. Bisset, VP

TrInv: Toby W. Grandorf, VP (Greenwich)

THE CONNECTICUT BANK & TRUST COMPANY

Fairfield Region

240 Greenwich Ave. 06830

203/629-4162

(Regional Office of Hartford)

RegHd: Dorothy Bambach, SrVP

203/629-4113

PRIVATE CLIENTS GROUP, INC.

(Wholly-owned subsidiary of Bankers Trust New York Corp.)

20 Dayton Ave. 06830

203/625-8900

Hd: Ben F. Wilder, VP

TrOps: Ramiro Bertot, Comp

PUTNAM TRUST CO.

10 Mason St. 06830

203/869-3000 Tr\$466 Mil

Hd: Haven A. Knight, Esq., SrVP

PersTr: William F. Mancuso, VP

TrInv: Frederic D. Carter, Jr., VP

ComTrF: Christine M. Turino, SrTrInvO

TrOps: Edward Riamondi, Jr., TOpO

Nb: Douglas B. Downes, TO

SupSvcs: Robert F. Gildersleeve, VP

UNION TRUST CO.

One Lafayette Place 06830

203/622-8800 Tr\$1.5 Bil

(Branch of New Haven & Stamford)

PersFinPlng: Mary Van Loan, AsstVP

★ Hartford

BANK OF BOSTON CONNECTICUT TRUST GROUP

200 Trumbull St. 06103

203/548-2818

(Branch of Waterbury)

Leo F. Battista, VP-Tr

THE CONNECTICUT BANK & TRUST CO.

1 Constitution Plaza 06115

203/244-5630 Tr\$5.8 Bil

(Regional Offices in Greenwich (Fairfield Region),

Hartford and New Haven. Trust Branches in Bridgeport, Danbury, Darien, Glastonbury, Greenwich, Mystic, New Canaan, New Haven, New London, Norwich, Simsbury, Stamford, Waterbury, West Hartford and Westport. Also Bank of New England Trust Company of Florida, West Palm Beach, FL)

Mgr: Sandra J. Bender, ExecVP

PersTr: George Pare, VP

Thomas Huettner, VP

Sheila Tasker, VP-Hartford

Wenzel Eichler, FVP-Greenwich

CorpTr: Fred Kowam, VP

TrInv: Robert Harrigan, VP

EmplBen: David Willour, VP

TrOps: James Graham, SrVP

Nb: Deborah Eldridge, Hartford

Robert Dobbs, Greenwich

Clay Warren, Westport

Hartford Region:

1 Constitution Plaza 06115

203/244-5590

RegHd: Thomas Huettner, VP

Sheila Tasker, VP

21% of the readers of

TRUSTS • ESTATES

are involved in endowment funds.

CONNECTICUT NATIONAL BANK

777 Main St. 06115

203/728-4089 Tr\$5.5 Bil

(Branches in Bridgeport, Fairfield, Meriden,

Middletown, New Britain, New Haven, New London, Stamford, Torrington, Waterbury, West Hartford & Stuart, FL)

Hd, PersTr: Fred A. Larson, SrVP

InstitInv: James L. DeLucia, Jr., VP

NoReg: James P. Carley, Jr., SrVP

TrInv: Rudolph Abel, Jr., SrVP

TrOps: Norman R. Bouchard, SrVP

MktgDir: Bradley D. Johnson, VP

Nb: Robert A. Penney, VP

UNITED BANK & TRUST CO.

101 Pearl St. 06103

203/520-3664 Tr\$1.5 Bil

(Branches in Bristol, New Britain, Simsbury & Willimantic)

Hd: Louis Pellino, SrVP&TO

PersTr: Bruce P. Wallace, VP&TO

CorpTr: Gordon Hiscok, AsstVP&TO

TrInv, ComTrF: William V. Crosswhite, VP

Mktg, Nb: Thomas J. Henry, Jr., VP&TO

EmplBen: Edward J. Tedesco, VP&TO

Lakeville

SALISBURY BANK & TRUST CO.

P.O. Box 1868 06039

203/435-9801 Tr\$129 Mil

Hd: Craig E. Taensing, SrVP&TO

Litchfield

THE FIRST NATIONAL BANK OF LITCHFIELD

North St. 06759

203/567-8752 Tr\$60 Mil

Hd: Susan Demlein, VP&SrTO

TrInv: James F. Keegan, Jr., TO/PM

TrOps: Pamela P. Wray, TO

Meriden

CONNECTICUT NATIONAL BANK

400 E. Main St. 06450

203/634-7160

(Branch of Hartford)

Hd: Gary G. Vernon, AsstVP

Nb: Anne D. Hale, VP

MERIDEN TRUST & SAFE DEPOSIT CO.

1295 E. Main St. 06450-0951

203/235-4456 Tr\$133 Mil

Hd, PersTr, CorpTr, TrOps, Nb:

William C. Kilroy, ChmBd, CEO&SrTO

TrInv: Newell S. Sly, Pres&Sec

NATIONAL INDUSTRIAL BANK OF CONNECTICUT

One Colony St. 06450

1-800/876-2265 Tr\$5 Mil

Hd: Cynthia Constantinople, AdmAsst

Middletown

CONNECTICUT NATIONAL BANK

363 Main St. 06457

203/344-5811

(Branch of Hartford)

Hd: Gary G. Vernon, AsstVP

Nb: Anne Hale, VP

Mystic

THE CONNECTICUT BANK & TRUST CO.

One Denison Ave. 06355

203/572-8994

(Branch of New Haven Region)

IS THERE LIFE
insurance
AFTER 70?

You bet there is, and CENTURION offers the most competitive rates available, up through issue ages 94, and up to \$50,000,000.00 of coverage per person.

If you are in reasonably good health for your age, and have an insurance need, whether its Keyman, Buy/Sell, Estate Liquidity, or funds to cover the TRA-86 "Success Tax", call us.

We and our Affiliates have been servicing clients, advisors and professionals for over 25 years and represent over 60 different companies in the following specialized areas:

- Older Age Life Insurance
- Survivorship Life (second to die)
- Terminal Funding and Annuities
- IRA Rollovers
- Executive Compensation and Pension Supplements
- Charitable Giving

Call or write: **Frank D. Scharf**, President

CENTURION CORPORATION OF CONNECTICUT

220 East 42nd Street, Suite 400, New York, New York 10017

N.Y. tel: **(212)692-5155**

CT. tel: (203)453-6778

CONNECTICUT (Cont'd)

New Britain

CONNECTICUT NATIONAL BANK
235 Main St., P.O. Box 2140 06051
203/224-6466

(Branch of Hartford)
Hd: William Keesley, VP
TrInv: Robert E. Dell, VP
Nb-Pers: Colleen Young, AsstVP

UNITED BANK & TRUST CO.

51 W. Main St. 06050
203/827-6006
(Branch of Hartford)
Hd: A. William Davis, VP

New Canaan

THE CONNECTICUT BANK & TRUST CO.
94 Elm St. 06840
203/351-1360

(Branch of Fairfield Region)
UNION TRUST CO.

87 Main St. 06840
203/966-2641 Tr\$1.5 Bil
(Branch of New Haven & Stamford)
PersFinPng: Vernita H. Nordgaard

New Haven

BANK OF BOSTON CONNECTICUT TRUST GROUP

135 Church St. 06510
203/789-4626
(Branch of Waterbury)
Charles D. Sweet, VP-Tr



CITYTRUST

234 Church St. 06510
203/777-5625
(Branch of Bridgeport)
Richard Cella, AsstVP

THE CONNECTICUT BANK & TRUST CO.

New Haven Region
900 Chapel St., 10th Fl. 06510
203/773-4601
(Regional Office of Hartford)
RegHd: Patricia Coyle, VP

CONNECTICUT NATIONAL BANK

One Church St. 06510
203/773-7808
(Branch of Hartford)
Hd: Joshua A. S. Young, SrVP
Nb: Charles Bernhard, VP
Anne D. Hale, VP
TrInv: S. Jeffrey Burt, VP
Inst: David Marotto, VP

UNION TRUST CO.

Church and Elm Sts. 06510
203/773-0500 Tr\$1.5 Bil
(Branches in Danbury, Greenwich, New Canaan & Stamford)
Hd: Edward G. Williams, ExecVP
PersTr, Charit: Bruce R. Lively, SrVP
TrInv: Yates P. Eckert, SrVP
CorpTr, ComTrF, TrOps: Robert J. Bromfield, SrVP
Nb, PersFinPng: Rita E. Bree, VP
Multi-MgrInv: Alex K. Daggett, VP

New London

THE CONNECTICUT BANK & TRUST CO.
One Union Plaza 06320
203/445-3068
(Branch of New Haven Region)
Mgr: John Bysko, VP

CONNECTICUT NATIONAL BANK

250 Captain's Walk 06320
203/447-6133
(Branch of Hartford)
Hd: Mildred E. Devine, VP
Nb: Timothy R. Murphy, VP
Jane S. Schellens, AsstVP

New Milford

BANK OF BOSTON CONNECTICUT TRUST GROUP

23 Main St. 06776
203/354-3981
(Branch of Waterbury)
Barbara W. Brown, VP-Tr

Norwalk



CITYTRUST

50 Washington St. 06854
203/852-4019
(Branch of Bridgeport)
Nb: Russell R. Voorhees, AsstVP

MERCHANTS BANK & TRUST CO.

59 Wall St. 06852
203/852-5552 Tr\$344 Mil
(Branch in Danbury)
Hd: John H. Jevne, ExecVP
PersTr: William Stoford, VP&TO
TrInv: R. H. Alderman, SrVP
TrOps: Robert M. Slapin, SrVP

NORWALK SAVINGS SOCIETY

P.O. Box 28 06852
203/838-4545 Tr\$17 Mil
Hd: John J. Duffy, Jr., VP&TO
TrOps: Barbara Olsen, TrAdm

Norwich

THE CONNECTICUT BANK & TRUST CO.

One Thames Plaza 06360
203/889-5738
(Branch of New Haven Region)

Seymour

SEYMOUR TRUST CO.

P.O. Box 456 06483
203/888-2518 Tr\$56 Mil
Hd, PersTr, TrOps, TDP:
Brian J. Barrett, TO
TrInv: Earl B. Boies, TO

Simsbury

THE CONNECTICUT BANK & TRUST CO.

981 Hopmeadow St. 06070
203/244-6890
(Branch of Hartford Region)
UNITED BANK & TRUST CO.
740 Hopmeadow, P.O. Box 277 06070
203/679-8000
(Branch of Hartford)
Hd: Edwin A. Martin, VP

Southbury

BANK OF BOSTON CONNECTICUT TRUST GROUP

06488
203/264-2262
(Branch of Waterbury)
Judy Staubo, VP-Tr

Stamford

THE CONNECTICUT BANK & TRUST CO.

One Stamford St. 06901
203/351-1419
(Branch of Fairfield Region)
CONNECTICUT NATIONAL BANK
1 Landmark Square 06904
203/358-6159

(Branch of Hartford)

Hd: Catherine O. Gagnon, VP
TrInv: James W. Hoelscher, VP
Nb: Michael C. Nowlin, VP

UNION TRUST CO.

300 Main St. 06904
203/348-6211 Tr\$1.5 Bil
(Branches in Danbury, Greenwich, New Canaan & New Haven)

Hd: Edward G. Williams, ExecVP
PersTr: Donald S. Roizien, SrVP
TrInv: Yates P. Eckert, SrVP
CorpTr, ComTrF, TrOps: Robert J. Bromfield, SrVP
Nb&PersFinPng: Rita E. Bree, VP
Multi-MgrInv: Alex K. Daggett, VP

Torrington

BANK OF BOSTON CONNECTICUT TRUST GROUP

61 Main St., P.O. Box 118 06790
203/482-2114
(Branch of Waterbury)

Richard E. Kittredge, VP-Tr

CONNECTICUT NATIONAL BANK

236 Prospect St. 06790
203/496-6027
(Branch of Hartford)
Admin: Roberta L. August, AsstVP
Nb: Michelle Darcy, AsstVP

Waterbury

BANK OF BOSTON CONNECTICUT TRUST GROUP

81 W. Main St. 06720
203/574-7340 Tr\$1.8 Bil
(Trust presence in Hartford, New Haven, New Milford, Southbury & Torrington)
Hd: Tyler Baldwin, ExecTO
TrInv: Robert B. Dannies, SrVP-Tr
TrOps: Charles Champagne, VP-Tr
PersTr, EmplBen: Robert P. Vocelli, SrVP-Tr



CITYTRUST

195 Grand St. 06702
203/573-4633
(Branch of Bridgeport)
Miles C. Borzilleri, AsstVP&TO

THE CONNECTICUT BANK & TRUST CO.

20 E. Main St., Ste 104 06702
203/597-9000
(Branch of Hartford Region)
CONNECTICUT NATIONAL BANK
One Exchange Place 06702
203/597-6788
(Branch of Hartford)
Hd: Ann M. Auburn, VP
Nb: Michelle Darcy, AsstVP

21% of the readers of
TRUSTS/ESTATES
are involved in endowment funds.

TRUSTS & ESTATES

West Hartford

THE CONNECTICUT BANK & TRUST COMPANY

Four N. Main St. 06107
203/244-5639
(Branch of Hartford Region)
CONNECTICUT NATIONAL BANK
65 LaSalle Rd. 06107
203/728-4233
(Branch of Hartford)
Hd: Robert S. Carter, VP
Nb: Colleen M. Young, AsstVP

Westport

WESTPORT BANK & TRUST CO.

107 Post Rd. E. 06880
203/222-6930 Tr\$184 Mil
Hd: Arnold Levine, SrVP&SrTO
PersTr: Dennis P. Clark, VP&TO
Nb: Charles P. Gallagher, VP&TO

Willimantic

UNITED BANK & TRUST CO.

676 Main St. 06226
203/456-6505
(Branch of Hartford)
Sonia M. Dudas, VP&TO

DELAWARE

Clayton

CLAYTON BANK & TRUST CO.

P.O. Box 509 19938
302/653-8531
Hd: William H. Walters, Pres&TO

Georgetown

SUSSEX TRUST CO.

P.O. Box 311 19947
302/856-4656 Tr\$95 Mil
Hd: David V. Wyatt, VP&TO
Est&PersTr: Jane L. Stayton, AsstTO
EmplBen: Connie Mears, AsstTO
TrOps: Mary Mumford

Selbyville

BALTIMORE TRUST CO.

1 W. Church St., P.O. Box 470 19975
302/436-8236 Tr/u\$1 Mil
Hd: Russell D. Brittingham, VP&TO

Wilmington

AMERICAN GUARANTY & TRUST CO. (T Only)

3801 Kennett Pike, Ste. C-200 19807
302/652-3091 Tr\$120 Mil
Hd, Nb: Matthew D. Mason, III, Pres&TO
A. Kenneth Hackett, Jr., Treas
Charles S. Baker, VP&TO
Louis A. Avioli, SrVP, TO&Sec
Linda B. George, AsstVP&TO
Mary Kay Ryballowski
Mary B. Zaccanini, AsstVP&TO
Michael R. Eataugh, AsstTreas&AsstSec
TrInv: Richard V. King
Kevin O'Brien, VP&TO

BANK OF DELAWARE

Bank of Delaware Center
222 Delaware Ave. 19899
302/429-1498 Tr/u\$1 Bil
PersFinSvcs: Wayne L. Dawson, SrVP
PersTr: John M. Amalfitano, VP
CorpTr: Peter Fulweiler, VP
TrInv, TrAdmin, ComTr: Christine H. Jayne, VP

EmplBen: James W. Whalen, Sr., CTO
TrOps: Oswald Richards, VP
TDP: Charles E. Sywy, SysO
EstTxSvcs: Lewis A. Calloway, SrTxO
Robert L. Dayett, SrEstSettlmtO

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY

1013 Centre Rd., P.O. Box 8963 19899
302/995-2131 Tr/o\$2.7 Bil
Hd, Nb: Stephen B. Tily, III
PersTr: Carol Hilty Droge
EmplBen: Richard F. Smith
TrOps, TDP: A. Daniel O'Neill

DELAWARE TRUST CO.

9th & Market Sts. 19899
Tr\$2.3 Mil
Hd: William L. Rhoads, III, ExecVP
InvDir: George E. Doty, SrVP
TrDir: Harry A. Dorian, SrVP
TrAdmin: George V. Wood, SrVP
InvMktg: Kenneth L. Holmes, VP
TrMktg: Thomas J. Kelleher, III, VP
FinPlng: George M. Fisher IV, VP
Legal & Taxes: David C. Rittenhouse, SrVP
TrOps: Donald R. Williams, VP

MELLON BANK (DE) N.A.

10th & Market Sts. 19801
302/421-2333 Tr\$67 Mil
Hd: Charles E. Coqueron, SrVP
PersTr: Robert H. Bell, AsstVP
InvCust: James J. Flannery, VP
Nb: James J. Tullis, TO

WILMINGTON TRUST CO.

Rodney Sq. N. 19890
302/651-1000 Tr\$20 Bil
(Branch in Stuart, FL)
Hd, TrDeptMgr: Donald A. Corkran, SrVP
PersTr: David Hillegas, VP
Est: Lewis B. Hyman, Jr., VP
PersTr, TrInv: P. M. Snyder, Jr., VP
Taxes: David S. Goodhue, VP
Nb: Charles F. Gummey, Jr., VP
HdFinSvcsDeptMgr: Nathan Hayward III, SrVP
CorpSvcs: Clark H. Woolley, VP
Nb: William B. Sowden, III, VP
InvRes: Grace E. Messner, VP
InvAdv: James V. Kelly, VP
Richard J. Hobman, VP
Nb: Peter J. Succaso, CEO(WTC Capital Adv. Inc.)

DISTRICT OF COLUMBIA

★ Washington

BESSEMER TRUST COMPANY N.A.

Washington Square
1050 Connecticut Ave. N.W., Ste. 330 20008
202/659-3330
(Branch of New York, NY)

David G. Curry, SrVP

CRESTAR BANK N.A. WASHINGTON, DC

15th and New York Ave., N.W. 20008
202/879-6000 Tr\$7.0 Bil
(Branch of Richmond, VA)

Hd: Leonard W. Lilley, SrVP
Larry O. Holland, SrVP

TrInv: James M. MacIver, VP
TrOps: Michael W. Davis, VP
Nb: Lynne C. Sayles, AsstVP

FIRST AMERICAN BANK, NatAssn

740-15th & H Sts. N.W. 20005
202/637-7507

Hd: August Zinsser, III, ExecVP
Kenneth A. Williams, SrVP

TrOps, CorpTr: David M. Shawler, AsstVP
TrInv: Robert Sweet, VP

TrRes: Ray Sague, AsstVP
PersTr: Ruth C. Shaw, VP

PvtBnkg: Gordon Wilson, VP
Agcy: James R. Christensen, VP

EmplBen: Donald R. Clark, VP
BusDev: Robert Patterson, AsstVP

THE NATIONAL BANK OF WASHINGTON

4340 Connecticut Ave., N.W. 20008
202/537-2167 Tr\$728 Mil

Hd: Philipp Walter, Jr., Pres
CorpTr, Nb: Frederic G. Burke, SrVP

TrInv: Charles O. Calvert, SrVP
EmplBen: Leo Ryan, AsstVP

TrOps, TDP: Stephen W. Vranich, VP

66% of the readers of
TRUSTS • ESTATES
handle charitable requests.

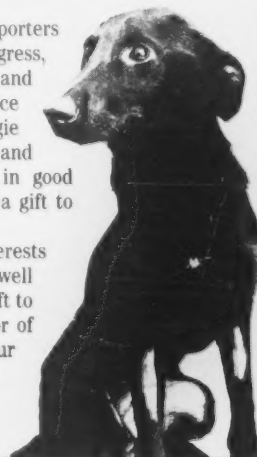
PETA

PEOPLE FOR THE ETHICAL
TREATMENT OF ANIMALS
PO BOX 42516
WASHINGTON, DC 20015
(301) 770-7444

Founded just eight years ago, PETA has grown into the largest animal rights and protection organization in America with over 200,000 members.

Our supporters include members of Congress, physicians, veterinarians, and celebrities such as Candice Bergen, Ali McGraw, Angie Dickinson - the list goes on and on. Your clients will be in good company when they grant a gift to PETA.

Your clients' interests and concerns can be well served through an estate gift to PETA. Contact our Director of Development, concerning our program of recognition for estate and trust gifts.



DISTRICT OF COLUMBIA (Cont'd)

Washington (Cont'd)

THE RIGGS NATIONAL BANK OF WASHINGTON, D.C.

P.O. Box 1149 20013

202/835-6808 Tr\$2.5 Bil

Hd: George W. Grosz, ExecVP

Peter Welber, SrVP&SrTO

PersTrDiv: Alex R. Sabatini, SrVP&TO

CorpTrDiv: Alex C. Baker, SrVP&TO

EmplBen&InsTrDiv: Peter Welber, SrVP&SrTO

TrOps: Basil Yauger, SrVP&TO

BusDev: Kenneth Foster, Jr., SrVP

Trlnv: Harold C. Warner, ExecVP&TrlnvO

RE: Lester J. Gizzard, Jr., VP&TREC

Taxes: Stephen P. Ferrigno, Jr., VP&TO



Security Trust

SECURITY TRUST CO., N.A.

(Formerly American Security Bank, NatAssn)
15th St. and Pennsylvania Ave., N.W. 20013

202/624-4158 Tr\$7.5 Bil

Hd: Walter R. Fatzinger, Jr., Pres

ASSET MANAGEMENT DIVISION

John W. Mockoviak, ExecVP&SrTO

Inv: Terence W. Collins, Pres, ASB Capital

Mgmt., Inc.

PersTr: Howard M. Weiss, VP&TO

EmplBen: Patricia Potter, VP&TO

Nb, Inv: Jesse Sternberger, VP

Nb, PersTr: G. Michael Richwine

INVESTOR SERVICES DIVISION

Charles G. Cusic, Jr., ExecVP&SrTO

CorpTr: Dean T. Fisher, VP&TO

TrOps: Leonard H. Smith, VP&TOpO

Cust: Kathy A. Jackson, VP&TO

Nb, Cust: Judy McCoy, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

FLORIDA

Atlantis

BARNETT BANKS TRUST CO., N.A.

100 J.F.K. Circle 33462

407/433-5445

Hd: James E. Chapman, SrTO

Bal Harbour

SUN BANK/MIAMI, N.A.

Trust Banking Group

9600 Collins Ave. 33154

305/868-2635

Hd: Paul W. Dresselhaus, VP&SrTO

Bay Harbor Islands

BARNETT BANKS TRUST CO., N.A.

1108 Kane Concourse 33154

305/674-7123

Hd: Janet Kaplaine, TO

Belleair Bluffs

FIRST FLORIDA BANK, N.A.

125 N. Indian Rocks Rd. 34294

813/584-8641

(Branch of Tampa)

Hd: Jane E. Pursley-Ridings, VP&TO

Boca Raton

AMERIFIRST FLORIDA TRUST COMPANY

AmeriFirst Boca del Mar Bldg.

7008 Bercasa Way 33433

305/393-9626

(Branch of Miami)

Jeffrey P. Koch, VP

COMERICA TRUST COMPANY OF FLORIDA, N.A.

Ste. 100, Executive Row

1900 Corporate Blvd., N.W. 33431

407/994-6800

(Subsidiary of Comerica Bank, Detroit, MI. Trust

Representative Office in Naples)

Hd: Arthur R. Bradley, Pres

PersTr: David D. Keller, VP

Paulette Anderson, PersTO

Trlnv: Richard P. Chester, VP

PersTr, Nb: Michael W. Hill, VP

Gerald L. Price, Jr., VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, NatAssn

One Boca Place

2255 Glades Rd., Ste 337 W. 33431

407/997-0900

(Affiliate of Continental Illinois National Bank &

Trust Co. of Chicago, IL. Representative

Office in Stuart)

Hd: James P. Keffler, Pres

Trlnv: C. Dennis Blanz, SrVP

Nb: Alfred H. Cole, VP

John R. Holley, VP

FIRST FIDELITY TRUST, N.A., FLORIDA

Atrium Financial Center, Ste. 315

1515 N. Federal Hwy. 33432

305/368-3971

(Branch of Newark, NJ)

Hd: Robert H. Dunker, Chm&CEO

A. Daniel D'Ambrosio, ExecVP

David O. Miller, SrVP&Mgr

Michael B. Watson, SrVP&TO

Ralph M. Kline, VP&TO

J. Harold Klosheim, VP&TO

Nicholas Bradshaw, VP&IO

FIRST UNION NATIONAL BANK OF FLORIDA

Camino Real, P.O. Box 400 33429

407/338-3938

(Branch of Jacksonville)

Hd: Larry O. Holland

PfclMgr: Thomas R. Horkan

PersTr/SrReg: Robert T. Godley

HORIZON TRUST COMPANY OF FLORIDA, Nat. Assn.

1200 N. Federal Hwy., Ste. 413 33432

407/394-4441 Tr\$28.35 Mil

Hd: Victor P. Whitney, Pres&CEO

PersTr: John A. Swinford, VP&SrTO

MANUFACTURERS HANOVER TRUST COMPANY OF FLORIDA

4800 N. Federal Hwy., Ste. 302A 33431

407/393-6694

(Representative Office of Miami)

Nb-PersTr: Judith A. Ezzes, VP

Frank Smith, AsstVP

NCNB NATIONAL BANK

150 E. Palmetto Park Rd.

P.O. Box 7501 33338

407/393-5191

(Regional Trust Office, Tampa Headquarters)

RegMgr: William F. Arthur, VP&TO

Hd: Carmine Figillio, VP&TO

Trlnv: David Edwards, VP&TO

TrMgr: Linda Hudak, TO

CorpNb: Sam Betor, VP

PersNb: Connie Scott, VP&TO

EmplBen: Ann Held, AsstVP&TO

RE: Terry Gardner, AsstVP&TO

NORTHERN TRUST BANK OF FLORIDA, N.A.

95 S. Federal Hwy. 33432

407/392-4977

(Branch of Miami)

Nb: Lyman G. Sener, VP

Henry J. Swedlow, VP

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

5550 W. Glades Rd. 33431

305/338-2370

(Branch of Miami)

RegMgr: William V. Garin, VP

LocMgr: David C. Moyer, VP

SUN BANK/SOUTH FLORIDA, N.A.

Trust Banking Group

750 S. Dixie Highway 33432

305/392-8181

(Branch of Fort Lauderdale)

UNIVEST OF FLORIDA

Trust Representative Office

6045 S. Verde Trail 33433

305/487-3125

(Affiliate of Union National Bank & Trust Co. of

Souderton, PA)

Hd, PersTr: Myra V. Hillis, TrMgr

Performed Any Miracles Lately?



J.W. Marriott, Jr., Chairman and President Marriott Corporation
Chairman, EBAA's

"The goal is in SIGHT" Campaign

More than 285,000 men, women and children have had their sight restored since 1961 through the miracle of corneal transplant surgery and the work of the Eye Bank Association of America.

Yet thousands of blind persons wait in darkness for lack of corneas and adequate funding.

Your clients' support of the EBAA's work in sight restoration can help make miracles happen.

Contact: Eye Bank Association of America
1725 Eye St., N.W., Ste. 308
Washington, D.C. 20006-2403
(202) 775-4999

The Directory of Trust Institutions is included in a T&E subscription!

Boynton Ocean

FIRST NATIONAL in PALM BEACH

a DIVISION OF SOUTHEAST BANK, N.A.

76 Royal Palm Plaza 33432
305/393-7127

(Branch of Palm Beach)

Julie Northcraft, SrVP&TO
Claire Michalopoulos, AsstTO

Bradenton

BARNETT BANKS TRUST CO., N.A.

1001 3rd Ave. W. 34205

P.O. Box 9390 34206

813/753-0716

Hd: Charles L. Danley, VP

TrRE: Phyllis L. Betts, REO

FIRST FLORIDA BANK, N.A.

P.O. Box 771 34206

813/755-8511

(Branch of Tampa)

Hd: Jacqueline De Longchamp, VP&TO

FIRST UNION NATIONAL BANK of FLORIDA

1700 59th St. W. 34209

813/798-2611

(Branch of Jacksonville)

Hd: Stephen Timberlake

NCNB NATIONAL BANK

1201 6th Ave., W., P.O. Box 1061 33506

813/745-3066

(City Trust Office)

Hd: William Key, VP&TO

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

P.O. Drawer 157 33506

813/748-1211

(Branch of Miami)

LocMgr: William C. Gaar, VP

Brooksville

SUN BANK and TRUST COMPANY

P.O. Box 578 34605-0578

904/796-5151 Tr\$55.113 Mil

(Branches in Brooksville, Crystal River, Port Richey

& Zephyrhills)

Hd, PersTr, Nb: Robert A. Barnett, SrVP&TO

TrInv: Dan Chappie

EmplBen: William F. Tarry

TrOps: Barbara Revels

Hernando County Office:

1 E. Jefferson St. 34601

904/754-5575

Hd, Nb: Robert A. Barnett, SrVP&TO

Ops: Barbara Revels, AsstVP&TO

Admin: Mike Gauding, TO

Cape Coral

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

1625 Cape Coral Parkway 33904

813/542-1123

(Office of Miami)

LocMgr: Jane Goble, VP

SUN BANK of LEE COUNTY, N.A.

Trust Banking Group

1612 E. Cape Coral Pkwy.

P.O. Box 3454 33918-3454

813/549-3097

Hd: Chris Gair, VP&TO

PersTr: Leslie L. Thomas, AsstVP&TO

Clearwater

BARNETT BANKS TRUST CO., N.A.

1150 Cleveland St., 3rd Fl. 33615

P.O. Box 5187 34618

813/539-9150

Hd: J. Michael Chapman, VP

FIRST FLORIDA BANK, N.A.

600 Cleveland St., P.O. Box 479 34617

813/448-2869

(Branch of Tampa)

Hd: William H. Clark, SrVP&TO

FIRST NATIONAL BANK

P.O. Box 179 33517

813/462-1351 Tr\$506 Mil

Hd: Jay H. Tiffin, SrVP&SrTO

Est, Gdnshp: Van G. Bartkus, Jr., VP&TO

PersTr, Agcy: Thomas R. Bruckman, VP&TO

EmplBen: L. Bernard Stephenson, VP&TO

TrInv: John R. Kessinger, VP&TrInvO

TrOps: Mrs. Sara A. Koroknay, AsstVP&TOpO

Nb: Michael G. Howatt, VP&SrTDO

Tax: Harry B. Jamieson, AsstVP&TrTxO

PIONEER SAVINGS BANK

15 S. Lincoln Ave., P.O. Box 2017 34616

813/530-7603

(Trust Service Offices in New Port Richey & Winter Park)

Gerald A. Youngs, SrVP&TO

Blanche M. Tully, TO

Coral Gables

BARNETT BANKS TRUST CO. N.A.

550 Biltmore Way 33134

305/789-3145

Hd: Laura L. Khachab, SrTO

NORTHERN TRUST BANK of FLORIDA N.A.

595 Biltmore Way 33134

305/529-7700

(Branch of Miami)

MngExec: Robert W. Bauchman, VP

Admin: Thomas F. Hart, VP

Nb: Glenn L. Perry, NBO

SUN BANK of MIAMI

Trust Banking Group

100 Miracle Mile 33134

305/442-3245

David M. Graul, VP&Mgr

Coral Ridge

SUN BANK/SOUTH FLORIDA, N.A.

2626 E. Oakland Park Blvd. 33306

305/766-2100

(Branch of Fort Lauderdale)

Hd: William P. Stewart, VP&TO

Nb: Jane LeGette, TO

Crystal River

SUN BANK & TRUST COMPANY

Citrus County Office

1502 Southeast Hwy. 19 32629

904/795-5551

(Branch of Brooksville)

Nb: Greg Canover, TO

Admin: Mary Gilmore, TO

Dania

CARIBANK

255 E. Dania Beach Blvd. 33004

305/925-2211 Tr\$24 Mil

(Branch in Miami)

Hd, PersTr: Steven F. Durst, VP&SrTO

TrInv, Nb: Douglas P. Cooper, TDO

Admin: Joy E. Floramo, VP&TO

TrOps: Madeline L. Kadish, TOpO

TrInv: Harold F. Messner, VP&TO

Daytona Beach

FIRST UNION NATIONAL BANK of FLORIDA

P.O. Box 5068 32018

904/254-7290

(Trust Branch of Jacksonville)

Hd: Dan E. Mosley, VP&TO

FLORIDA NATIONAL BANK

130 N. Ridgewood Ave. 32015

904/257-1471 (Ext. 1476)

(Branch of Jacksonville)

Mgr: J. Stephen Hess, VP

SUN BANK of VOLUSIA COUNTY

Trust Banking Group

120 S. Ridgewood Ave., P.O. Box 2120 32015

904/255-4400

Hd: Michael Jarrard, VP&TO

Deland

BARNETT BANKS TRUST CO., N.A.

230 N. Woodland Blvd.

P.O. Box 2077 32721-2077

904/734-2311

Hd: Paul W. Kleinsmith, VP

SUN BANK/DELAND

P.O. Drawer 128 32720

904/734-8511

(Branch of Daytona Beach)

Michael Jarrard, SrVP

Delray Beach

BARNETT BANKS TRUST CO., N.A.

1031 E. Atlantic Ave. 33483

P.O. Box 1880 33447-1880

407/272-2555

SERegMgr: Bradley Middlebrook, II, SrVP

Hd: F. William Eberts, VP

Nb: David L. Richner, VP

TrRE: Elizabeth A. Patterson, VP

Inv: Julian F. Olney, Jr., VP

MIDLANTIC NATIONAL BANK and TRUST CO. of FLORIDA

777 E. Atlantic Blvd., Ste. 200-A 33444

305/272-3711 (Palm Beach County)

305/421-1688 (Broward County)

1-800/426-5870 (FL WATS)

(Branch of Ft. Lauderdale)

Joyce M. Boyer, VP&TO

Richard P. Zutterling, VP&TrInvO

Ronald L. King, TO

Patricia Potter, TrPIngO

Janet K. Soucy, AsstTO

SUN BANK/SOUTH FLORIDA, N.A.

Trust Banking Group

P.O. Box 1150 33447

305/243-6723

(Branch of Fort Lauderdale)

SUN BANK/SOUTH FLORIDA, N.A.

Trust Banking Group

302 E. Atlantic Ave., P.O. Box 2468 33444

305/243-6740

(Branch of Fort Lauderdale)

Nb: Karl Langefeld

PersTr: Thomas D. Reinhold, SrVP&TO

TrInv: Guy Failace, SrVP

Dunedin

SUN BANK of TAMPA BAY

Trust Banking Group

825 Broadway 34698

813/892-4052

Hd: John M. Tapley, ExecVP&TO

PersTr: Jack C. McLean, SrVP&TO

TrInv: Mark L. McClintock, TO

Nb-EmplBen: William F. Tarry, VP&TO

Nb-PersTr: Charles W. Stantz, SrVP&TO

Englewood

BARNETT BANKS TRUST CO., N.A.

333 S. Indiana Ave. 34223

P.O. Box 1208 34295

813/474-7722

PersTr: Donald DeWitt, AsstVP

Nb: Anthony H. Levering, VP

FIRST NATIONAL BANK of VENICE

298 S. Indiana Rd. 34223

813/475-5633

(Branch of Venice)

Mgr: Douglas Withee, VP&TO

**Include
Your Logo
See Page 231**

FLORIDA (Cont'd)

Fort Lauderdale

BARNETT BANKS TRUST CO., N.A.

1 E. Broward Blvd. 33301
305/765-1520

Nb-EmplBen: Vincent Gieske, VP
Nb-PersTr: Ronald T. Ostan, VP

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.

One Financial Plaza, Exec. Offices - 13th Fl.
P.O. Box 5367 33340-5367

305/765-2073 Tr\$1.9 Bil

(Subsidiary of Citizens and Southern Trust

Company, Inc., Atlanta, GA. Offices in Ft. Lauderdale, Ft. Myers, Indian River, Naples, Palm Harbor, Sarasota, St. Petersburg, Tampa & Winter Park)

Pres: Ward J. Curtis, Jr.

Fin: Daniel A. Hopfner, SrVP

PersTrSls: Christopher J. Dembek, SrVP

ComplianceOfc: Joseph A. Tubia

CorpTr: Raymond E. Ifert, VP

TrOps: William F. Meehan, SrVP

FLORIDA NATIONAL BANK

1st Ft. Lauderdale Place

100 N.E. 3rd Ave. 33301-1155

305/467-5100

(Branch of Jacksonville)

PersTr: George R. Macdonald, SrVP

MIDLANTIC NATIONAL BANK AND TRUST CO., FLORIDA

5401 N. Federal Hwy., P.O. Box 24800 33307-4800

305/771-6700; 800/225-6077 Tr\$224 Mil

(Branches in Delray Beach & Palm Beach)

Hd: Robert C. Wilkins, ChmBd&CEO, Pres

Frederick F. Achin, ExecVP

PersTrHd: Thomas E. Joyce, VP&SrTO

PersTr: Cuneo S. Voule, SrTO

Jim Hall, TO

Karen Beach, TO

CorpTr: Jeffrey D. Lowe, AsstTO

Trlnv: Jo Ann Fraina, SrVP&SrTrlnvO

Joseph B. Testa, TrlnvO

Nb: W. Blake Smith, ExecVP

Jon F. Larson, TrPlngO

Ed Daly, TrPlngO

EmplBen: Carole Fitzgerald, PenTO

Cont: Lawrence S. Simkin

NCNB NATIONAL BANK OF FLORIDA

110 E. Broward Blvd., Penthouse A

P.O. Box 7501 33301

305/766-7248

(City Trust Office)

Hd: Sharon DaBrosco, AsstVP&TO

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

500 E. Broward Blvd., Ste. 1200 33394-3093

305/766-2765

(Branch of Miami)

LacMgr: David M. Imschweiler, VP

SUN BANK/SOUTH FLORIDA, N.A.

Trust Banking Group

501 E. Las Olas Blvd., P.O. Box 14728 33302-9988

305/765-7400 Tr\$1.7 Bil

(Branches in Boca Raton, Delray, Ft. Lauderdale,

Hollywood & Palm Beach)

Hd: Jean G. Smith, ExecVP

PersTr: Lowell C. Mott, SrVP&TO

SvcsDiv: Kenneth L. Brown, SrVP&TO

Trlnv: Guy Faillace, SrVP

EmplBen: Alana Curtice, VP

TrOps: Sandra Morway, AsstVP&TO

Nb: David E. Ratcliffe, SrVP

Fort Myers

BARNETT BANKS TRUST CO., N.A.

2000 Main St. 33902

P.O. Box 338 33901

813/275-2335

Hd: Douglas W. Harlan, AsstVP

CITIZENS & SOUTHERN TRUST COMPANY

Southwest Region

2400 First St. 33901

813/335-1219

(Office of Ft. Lauderdale)

Hd: David H. Denby, SrVP

FIRST FLORIDA BANK, N.A.

P.O. Box 711 33902

813/334-1171

(Branch of Tampa)

Hd: Lewis J. Frampton, SrVP&TO

NCNB NATIONAL BANK

12751 S. Cleveland Ave., P.O. Box 06239 33907

813/275-2505

(City Trust Office)

Hd: Eileen Heishman, AsstVP&TO

Fort Pierce

SUN BANK/TREASURE COAST, N.A.

Trust Banking Group

111 Orange Ave. 34950

305/461-6300

(Branches in Stuart & Vero Beach)

Hd: Carl H. Bentz, SrVP&TO

Nb: David M. Van Camp, VP&TO

Robert S. Padelford, TO

Josephine A. Welch, TO

Paula A. Bowers, TrRep

Paula G. Giaquinto, TrRep

Fort Walton Beach

BARNETT BANKS TRUST CO., N.A.

189 Eglin Parkway, N.E. 32548

P.O. Box 2947 32549

904/243-7666

Hd: Stephen R. Beach, AsstVP

VANGUARD BANK & TRUST COMPANY

816 N. Beal Pkwy., P.O. Box 1717 32549

904/863-1229 Tr\$50 Mil

(Branch of Valparaiso)

Hd, Trlnv, Nb: James D. Howser, SrVP&TO

PersTr, Est, CorpTr: Joan Sisneros, TrAdmO

PersTr, Est: Ruth T. Bowers, AsstTO

EmplBen, TrOps: Maryulla Lee, TOpO

Gainesville

FLORIDA NATIONAL BANK

120 W. University Ave. 32602

904/377-8444 (Ext. 249)

(Branch of Jacksonville)

Mgr: Connie E. Brown, VP

Hallandale

CITY NATIONAL BANK OF FLORIDA

1995 E. Hallandale Beach Blvd. 33009

305/454-5000 Tr\$46 Mil

Hd: James L. Newman

PersTr, Nb: Dan Brna

Hobe Sound

BARNETT BANKS TRUST CO., N.A.

11900 S.E. Federal Hwy. 33455

P.O. Box 724 33475

407/546-9106

Hd: Beverly J. Phillips, TO

Holiday

BARNETT BANKS TRUST CO., N.A.

2739 U.S. Hwy. 19 34691

813/847-8554

Hd: Michael F. Gregory, VP

Hollywood

BARNETT BANKS TRUST CO., N.A.

1900 Tyler St., P.O. Box 2365 33022

305/926-3952

Hd: Victor P. Rosner, VP

PersTrAdm: Fred Koerner, AsstVP

EmplBen: Michael J. Crecco, SrCTO

Trlnv: David E. Webb, IO

COMMERCIAL BANK & TRUST COMPANY

5701 Hollywood Blvd. P.O. Box 7299 33021

305/962-1100

Hd: David W. Griffin, VP&TO

Elizabeth Barlett, AsstVP&TO

SUN BANK/SOUTH FLORIDA, N.A.

2001 Hollywood Blvd., P.O. Box 14728 33302-4728

305/766-1800

(Branch of Ft. Lauderdale)

Hd: Jean Randolph-Smith

PersTr: Howard Usher, SrTO

Trlnv: James Daley

EmplBen: Alana Curtice

Nb: Carol Sharp, NBO

Indian River

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.

325 Fifth Ave. P.O. Box 3308 32903

407/725-6084

(Office of Ft. Lauderdale)

Jacksonville

AMERICAN NATIONAL BANK

P.O. Box 10129 32207

904/396-8111 Tr\$75 Mil

Hd: H. J. Bivins, Jr., SrVP-Ti

Mary H. Smith, TO

BARNETT BANKS TRUST CO., NatAssn

P.O. Box 40200 32203-0200

904/798-1877 Tr\$5 Bil

(Branches in Atlantis, Bay Harbor, Bradenton,

Clearwater, Coral Gables, Deland, Delray

Beach, Englewood, Fort Lauderdale, Fort

Myers, Fort Walton Beach, Hobe Sound,

Hollywood, Key Largo, Lighthouse Point,

Martin Downs, Miami, Miami Shores, Mount

Dora, Naples, New Port Richey, Ocala,

Orlando, Palm Beach Gardens, Pensacola, St.

Petersburg, Sarasota, Sebring, Stuart,

Tallahassee, Tampa, Tequesta, Vero Beach,

West Palm Beach, Winter Haven, Winter Park

& Marietta, GA)

Home Office:

Hd: Thomas P. Johnson, Pres&CEO

PersTr: Timothy K. Ford, ExecVP

Comp: Ralph L. McQuiddy, SrVP

CorpTr: M. Bradley Wilson, III, SrVP

Trlnv: Charles H. Montford, SrVP&SrTrlnvO

RE: Guy W. Gilleland, SrVP&SrREO

TrOps: David Graham, SrVP

EmplBen: Frederick Schmidt, VP

CorpBdAdm: Malcolm (Rich) Nielson, VP

ComTrf: John L. Allen, SrVP&SrIO

Sys: Donald Cook, VP

HumanRes: Betty F. Marini, VP

Audit: Kathryn L. Beeman, VP

Tax: James P. McCarthy, VP

Jacksonville Trust Service Office:

RegMgr: Douglas W. Maxwell, SrVP

HdPersTr: Richard A. Tyler, VP

Nb-EmplBen: Timothy H. McFall, SrVP

Nb-PersTr: Alfred J. Smits, Jr., VP

William B. Barnett, VP

FIRST GUARANTY BANK & TRUST CO.

P.O. Box 2578 32203

904/384-7541 Tr\$38 Mil

Hd: John W. Donahoo, Jr., VP&TO

TDP: Faye Theilen

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

FIRST UNION NATIONAL BANK OF FLORIDA

200 W. Forsyth St. 32202
904/361-6704

(Personal Trust Offices: Boca Raton, Bradenton,
Daytona Beach, Miami, Orlando, Palm
Beach, Pompano, St. Petersburg, Tampa,
Vero Beach & West Palm Beach)

Capital Management Group:
Hd: P. Edwin Glass, Jr.

Personal Trust:

NoReg: Allen T. Witham
SoReg: Robert T. Godley
Mktg: Bruce Williamson
TrOps: Michael J. Gilbert
TrInv: Carl E. Waldrep
CorpTr: Wm. Lamm
EmplBen: Susan Mitchell

Jacksonville Office:

PersTr: Annie D. Covington

FLORIDA NATIONAL BANK

225 Water St., Tower 7 32202
904/359-5646

(Branches in Daytona Beach, Fort Lauderdale,
Gainesville, Lakeland, Miami, Ocala,
Orlando, Palm Beach, Pensacola, Punta
Gorda, St. Petersburg, Sebring, Stuart, Tampa
and Vero Beach)

Statewide Mgt.:

HdTrMgt: Lee M. Evans, SrVP
HdTrInv: John P. Willoughby, SrVP
CorpTr, EmplBen: F. Barry Robertson, III, SrVP
TrOps: Kenneth P. Smith, SrVP

Jacksonville Office:

Mgt: Gregory E. Miller, SrVP

NCNB NATIONAL BANK

51 W. Forsyth St., P.O. Box 40806 32203
904/359-7082

(City Trust Office)

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division
One Independent Square 32202
904/391-1775

(Branch of Miami)

LocMgr: Louie C. Casey, Jr., VP

SUN BANK/NORTH FLORIDA, N.A.

550 Water St. 32202
904/632-2647

Hd: Gilbert R. Fennell, Jr., VP&TO

Key Biscayne**KEY BISCAYNE BANK & TRUST CO.**

95 W. McIntyre St. 33149
305/361-9100 Tr\$6 Mil
Hd: Virginia E. Taranco, VP&TO

Key Largo**BARNETT BANKS TRUST CO., N.A.**

31 Ocean Reef Dr., Ste. C-100 33037
305/367-2212

PersTrNb: Robert G. Albright, VP

Lake Placid**FIRST FLORIDA BANK N.A.**

Main St. & Interlake Blvd.
P.O. Box 1045 33852
813/465-3553

(Branch of Tampa)

Hd,Nb: W. Kerry Thompson, VP&TO

Lake Wales**SUN FIRST NATIONAL BANK OF POLK COUNTY**

Trust Banking Group
102 E. Central Ave., P.O. Box 1200 33853-1200
813/676-3455

Hd: Douglas Elmore, SrVP
PersTr: Effie S. Ritchie, TO

85% of the readers of
TRUSTS • ESTATES
are involved in personal trusts.

Lake Worth**SOUTHEAST BANK, NatAssn**

Financial Planning & Trust Division
114 N. J. St. 33460
305/586-4613
(Branch of Miami)
LocMgr: Gary D. Santrack, VP

Lakeland**FLORIDA NATIONAL BANK**

113 S. Tennessee Ave. 33802
813/686-1136
(Branch of Jacksonville)

Mgt: Larry V. Moore, VP

PEOPLES BANK OF LAKEALAND

P.O. Box 3589 33802-3589
813/687-6680 Tr\$150 Mil

Hd: Dennis E. Bradt, VP&TO
PersTr: Virgil C. Adams, TO
TrInv: Gary F. Richards, TO
PersTr: Susan M. Nixon, AsstTO

SUN FIRST NATIONAL BANK OF POLK COUNTY

Trust Banking Group
Lakeland Centre
101 W. Main St., Ste. 100 33801
813/687-9271

(Branch of Winter Haven)
Frank A. Sypniewski, Jr., TO

Largo**NCNB NATIONAL BANK**

12046 Indian Rocks Rd., P.O. Box 398 34635
813/595-2501
(City Trust Office)

Hd: Charles N. Castiglione, VP&TO

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division
801 W. Bay Dr., P.O. Box 1840 33540
813/585-8558

(Branch of Miami)

Reg&LocMgr: Richard C. Wiemer, VP

Leesburg**CITIZENS NATIONAL BANK**

P.O. Box 47 32749
904/787-5111 Tr\$29 Mil
Hd: Robert A. Voegelé, VP&SrTO
TrOps: Ann Tallman, TO

SUN BANK, N.A.

Trust Banking Group
900 N. 14th St., P.O. Box 8 32748
904/326-4515

PersTr: Gene Langley, VP&TO

Lighthouse Point**BARNETT BANKS TRUST CO., N.A.**

2850 N. Federal Hwy. 33064
305/786-3326
Hd: Ronald T. Ostan, VP
RE: Leesa McKneely, REO

Marco Island**FIRST FLORIDA BANK, N.A.**

P.O. Box 728 33969
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., AreaSrVP&SrTO

Martin Downs**BARNETT BANKS TRUST CO., N.A.**

3270 S. Martin Downs Blvd., Palm City 33990
305/288-0110
Hd: Robert E. Bridson, TO
Nb: Robert T. Stanziano, VP

Melbourne**FIRST FLORIDA BANK, N.A.**

1109 E. New Haven Ave. 32901
305/723-2511
(Branch of Tampa)

Hd: James Snyder, VP&TO

SUN BANK, N.A.

Trust Banking Group
P.O. Box 1630 32902-1630
407/676-1155
Hd: James Dover, VP

Miami**AMERIFIRST FLORIDA TRUST COMPANY**

11800 S.W. 147th Ave.
P.O. Box 026029 33102-6029
305/387-8480 Tr\$210 Mil
(Branch in Boca Raton)

Hd,Nb: Richard G. Jackson, Pres
PersTr, CorpTr: David A. Newman, VP
TrInv: JoAnn Fraira, VP
EmplBen: Gary L. Tortora, VP
TrOps: Karen B. Shupenko, VP

THE BANK OF NEW YORK TRUST COMPANY OF FLORIDA, NatAssn

800 Brickell Ave. 33131
305/374-6900

(Affiliate of The Bank of New York, New York,
NY. Branch in Naples)

Hd: William H. Geiger, Pres

Nb: C. Thomas Greene, VP

BARNETT BANKS TRUST CO., N.A.

701 Brickell Ave. 33131
305/350-7094

PersTr,Nb: Robert G. Albright, VP
EmplBen,Nb: Vincent Geiske, VP

HEADQUARTERS**TRUST OFFICERS...**

Ready to move up to a more
challenging position? At GENE
ROGERS ASSOCIATES we
are ready to assist you in
making that move with three
offices to serve you nation wide
Opportunities available in

TRUST ACCOUNTING
TRUST ADMINISTRATION
TRUST TAXES
TRUST OPERATIONS
ESTATE PLANNING
PENSION ADMINISTRATION
EMPLOYEE BENEFITS
PORTFOLIO MANAGEMENT

As professionals in placing
management personnel in the
banking field you can be sure
your job search will be com-
pletely confidential.



**GENE ROGERS
ASSOCIATES, INC.**

463 Main St. Metuchen, N.J.
08840 201-548-3962
444 Brickell Ave. P.O. Box 51-367
Miami, FL 33131
305-371-8308

FOR BANKING PERSONNEL

FLORIDA (Cont'd)

Miami (Cont'd)

BESSEMER TRUST COMPANY OF FLORIDA

801 Brickell Ave. 33131
305/372-5005

Samuel Barr, SrVP
Victor DiElmo, SrVP

CARIBANK

848 Brickell Ave. 33131
305/374-1861

(Branch of Dania)

Hd: Steven F. Durst, VP&TO
Nb: Peter Gonzalez, VP&TO
Douglas P. Cooper, TBD

CITY NATIONAL BANK OF FLORIDA

25 W. Flagler St. 33130
305/577-7258 Tr\$265 Mil

(Branches in Hollandale & Miami Beach)

Hd: James L. Newman, SrVP&SrTO
PersTr: John Pilcher, SrVP&TO
CorpTr: David Buznego, VP&CFO
TrOps: Ramona Peek, AsstVP&TOpO

COCONUT GROVE BANK

2701 S. Bayshore Dr. 33133
305/858-6666 Tr\$84 Mil

Hd, PersTr, Nb: Robert S. Forbes, SrVP-Trust
TrInv: Rene Carrazano, VP&TO
TrOps: Patricia R. Day, VP

FIRST UNION NATIONAL BANK OF FLORIDA

5701 Hollywood Blvd. 33021
305/962-1100

(Trust Office of Jacksonville)

Manuel Perez-Carrillo, VP&TO

FLORIDA NATIONAL BANK

169 Miracle Mile 33134
305/545-3227

(Branch of Jacksonville)

Mgr: T. James Kennedy, VP

IRVING TRUST COMPANY FLORIDA

701 Brickell Ave., Ste. 1100 33131
305/372-7444 Tr\$100 Mil

Hd: Thomas L. Thorpe, Pres&SrTO

PersTr: Estella M. Lau, AsstVP

CorpTr: Joseph J. Arney, VP

TrInv: Susan Lichter, VP

Edward G. Shrager, VP

ComTrf: Albert J. Hauser, VP

EmplBen: Michael A. Mertz, VP

TrOps: Arthur J. Bregartner, AsstVP

MANUFACTURERS HANOVER TRUST COMPANY OF FLORIDA

Miami Cir., 100 Chapin Plaza Ste. 1702 33131
305/350-7611

(Affiliate of Manufacturers Hanover Trust Co. of New York, NY; Representative Office in Boca Raton)

Hd: Joseph M. Santarella, Pres

Admin: Charles D. Long, VP

TrInv: Judith Neiwirth, AsstVP

Nb: Derek Dinkler, TrRep

Jose Gutierrez, AsstVP

NCNB NATIONAL BANK

P.O. Box 02-5339 33102-5339
305/577-5670

(City Trust Office)

Hd: Jack Campbell, AsstVP&TO

NORTHERN TRUST BANK OF FLORIDA N.A.

700 Brickell Ave. 33131
305/372-1000 Tr\$2.2 Bil

(Subsidiary of Northern Trust Corp., Chicago, IL)

Hd: Mark Stevens, Pres&CEO

Mktg: Ray E. Marchman, Jr.

Coun: Stephen A. Lynch, III, VP&Coun

PersTr: Paul T. Williams, VP&SrTO

Robert M. Burgess, VP

Wayne L. Carson, Jr., VP

R. Joseph Barnett, VP

Barbara M. Ausick, VP

Stephen C. Minana, VP

Paul Schwab, Jr., VP

Dianne M. Rita, 2ndVP

Felipe Larcada, 2ndVP

J. Harvey Alligood, TO

TrInv: Willard L. Wheeler, Jr., VChm&SrInvO

Dean P. Coleman, VP

Joseph R. Diehl, Jr., VP

Douglas W. Bair, VP

Blair Radford, VP

Edwin R. Strub, III, VP

Patricia L. McKay, 2ndVP

J. Michael Castner, TrInvO

William C. Camp, TrInvO

Patricia L. Sabo, TrInvO

TrOps: H. James Sigsbee, VP&CFinO

Donna E. Hartman, TOpO

Richard Vitranio, TOpO

Gary E. Cardenas, 2ndVP

Janet M. Stowell, 2ndVP

Nb: Craig R. Sutherland, VP

Peter M. Palin, VP

James C. Peterson, NBO

Lori T. Owen, NBO

Glenn L. Perry, NBO

Tax: Stephen A. Lynch, III, VP&Coun

William Lange, VP

TDP: John A. Robinson, 2ndVP

REPUBLIC NEW YORK TRUST COMPANY OF FLORIDA, N.A.

2954 Avenida Blvd. 33180

305/931-7202

(Subsidiary of Republic National Bank of New York)

Douglas J. Collins, Pres

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

One Southeast Financial Center 33131

305/375-6785 Tr\$2.8 Bil

(Offices in Boca Raton, Bradenton, Cape Coral, Ft.

Lauderdale, Jacksonville, Lake Worth, Largo,

Naples, New Smyrna Beach, Orlando, Palm

Beach, Ponte Vedra, Riviera Beach, Sarasota,

Seminole, St. Petersburg & West Palm Beach)

Hd: H. Willis Day, Jr., SrVP

PersTr, Nb: John H. Goy, SrVP

CorpTr: Howard R. Straughan, Jr., SrVP

TrInv, ComTrf: Anthony B. Long, SrVP

TrOps: Robert M. Landry, SrVP

LegalCoun: John J. Abdallah, VP

SUN BANK/MIAMI, N.A.

777 Brickell Ave. 33131

305/579-7150 Tr\$ 1.9 Bil

Hd: Hunting F. Deutsch, ExecVP-Dade City

PersTr: Herbert L. Kurras, SrVP&SrTO

TrInv: Richard W. Foss, SrVP

TrTx: Justin LaBarbera, VP&SrTO

ComTr: Mario Rivera, SrVP&SrTO

TrOps: Dick Jones

BusDev, Nb: Maria Goldberg, VP&TO

ComTrf: Anthony Gray

EmplBenSls: Ray Dunleavy, VP&EBO

RE: Carolyn Jackson, AsstVP

Miracle Mile Office

100 Miracle Mile 33134

305/442-3246

PersTrAdm: David Graul, VP&SrTO

Miami Beach

CITY NATIONAL BANK OF FLORIDA

300 71st St. 33141

305/868-2964 Tr\$65 Mil

(Branch of Miami)

Hd: James L. Newman, SrVP&SrTO

Admin: Janie M. Goldberg, VP&TO

JEFFERSON NATIONAL BANK

301 41st St. 33140

305/532-6451 Tr\$125 Mil

Hd: Joseph G. Wallis, SrVP&SrTO

TrInv: Howard L. Corbett, VP

TrNb: Lynn Garman, VP

TrAdm/Open: Ann Papierz, VP

TrAdm: Lee Bush, AsstTO

SUN BANK/MIAMI, N.A.

1111 Lincoln Road Mall 33139

305/674-5362

(Branch of Miami)

Hd, PersTr: Lucille Clum, VP&SrTO

Maria Diaz, TO

JoAnne Smith, AsstVP

Miami Shores

BARNETT BANKS TRUST CO., N.A.

9190 Biscayne Blvd. 33138

305/756-8532

Hd: Ray McGeary, VP

PersTr, Nb: Dennis P. Clum, VP

TrInv: David Swartz, IO

EmplBen, Nb: Vince Gieke, VP

TrRE: Brett M. Barrei, AsstREO

Mount Dora

BARNETT BANKS TRUST CO., N.A.

1403 Old Hwy. 441, P.O. Box 1047 32757

904/589-5000

Hd: Robert M. Butler, SrTO

FIRST NATIONAL BANK

P.O. Box 95 32757

904/383-2111 Tr\$102 Mil

Hd, TrInv: C. Edward Brook, III, VP&TO

Naples

BARNETT BANKS TRUST CO., N.A.

797 Fifth Ave., P.O. Box 413008 33942-3008

813/263-1396

Hd: Charles N. Straughan, VP

TrInv: David Zawodski, IO

BROWN BROTHERS HARRIMAN TRUST COMPANY OF FLORIDA

4501 Tamiami Trail N., Ste. 310 33940-3060

813/263-4133

(Affiliate of Brown Brothers Harriman & Co., New York, NY)

Hd: M. Bruce Miner, ExecVP

TrOps: Arta W. Lawshe, TO

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.

Southwest Region

691 Fifth Ave. S. 33940

813/434-3245

(Office of Ft. Lauderdale)

Hd: David H. Denby, SrVP

COMERICA TRUST COMPANY OF FLORIDA, N.A.

4501 Tamiami Trail N., Ste. 108 33940

813/434-2030

(Trust Office of Boca Raton)

Haywood C. Sellers, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF SARASOTA, N.A.

Collier Financial Center

4501 Tamiami Trail N., Ste. 308 33940

813/434-2400

(Representative Office of Sarasota)

Gail S. T. Webster, Pres

FIRST FLORIDA BANK, N.A.

4099 Tamiami Trail N.

P.O. Drawer 7579 33941

(Branch of Tampa)

Hd, Nb: H. G. Fisher, Jr., AreaSrVP&SrTO

FLORIDA TRUST SERVICES OF OHIO BANCORP

3001 Tamiami Trail N., Ste. 305 33940

813/263-3555

Hd, Nb: L. Craig Martin, VP&TO

HUNTINGTON TRUST COMPANY OF FLORIDA, N.A.

400 Fifth Ave. S. 33940

813/263-3398

(Branch of Columbus, OH)

Hd: Lawrence E. Green, Pres

Craig S. Leesch, VP

William D. Lange, VP

MANUFACTURERS NATIONAL TRUST CO. OF FLORIDA

4501 Tamiami Trail, Ste. 304 33940

813/649-6776

(Trust Representative Office of North Palm Beach)

Hd: Richard O. Hartley, Jr., VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

THE MARSHALL & ILSLEY TRUST COMPANY OF FLORIDA

800 Laurel Oak Drive 33963
813/597-2933

Hd: Michael J. Revane, Pres
PersTr: Roger W. Mjoe
TrInv: Robert J. Fidiias
Nb: Carl A. Horvish
TrLegalCoun: James F. Duca, II

NATIONAL CITY TRUST COMPANY

West Coast Office
649 Fifth Ave. S., Ste. 201 33940
813/649-6336
(Branch of Cleveland, OH)

Mark A. Kruggel, VP

NBD TRUST COMPANY OF NAPLES

(Formerly Trust Company of Naples)
5811 Pelican Bay Blvd., Ste. 300 33963
813/597-7040

Hd: Richard J. Peck, SrVP&SrTO
PersTr: H. Lee Aust, VP&TO
TrOps: Lee Ebanks, Supv
Nb: Charles Roberts, VP&TO

NORTHERN TRUST BANK OF FLORIDA/ NAPLES, N.A.

530 Fifth Ave., S. 33940
813/262-8800 Tr\$700 Mil

Hd: Gregory M. Nelson, Pres
PersTr: CorpTr: Robert L. Wilson, VP
TrInv: Thomas E. Ingram, VP
TrOps: TDP: Waltraud Hardy, VP
Nb, ComTr: James D. Seitz, VP

Park Shore Office
4300 Gulf Shore Blvd. N. 33940
Ann M. Young, FinO

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division
1010 Fifth Ave. S., P.O. Box 7079 33940
813/649-2190

(Branch of Miami)
LocMgr: L. Rickey Nahouse, VP

SUN BANK/NAPLES, N.A.

Trust Banking Group
P.O. Box 413002 33941-3002
813/598-0357

Hd, Nb: Donald H. Kolb, ExecVP
PersTr: William F. Popenfuss, III, VP&TO
TrInv: Donald P. Grimmer, VP
TrOps: Mary Halsey, TDP
Admin, Nb: Lynn E. Wuesthoff
Admin, PersTr: Glenna Christenson

TRUSTCORP OF FLORIDA, N.A.

800 Laurel Oak Dr., Ste. 102 33963
Richard K. Bennett, Pres

New Port Richey

NCNB NATIONAL BANK OF FLORIDA

6014 U.S. Hwy. 19, P.O. Box 397 34656
813/847-7064
(City Trust Office)

Hd: John F. Pace, VP&TO

PIONEER SAVINGS BANK

5211 U.S. 19 33552
813/845-0614
(Trust Service Office of Clearwater)
Gerald A. Youngs, SrVP&TO
Alma Marcotte, VP&TO

New Smyrna Beach

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division
200 Canal St., P.O. Drawer 160 32069
904/428-2401
(Branch of Miami)

North Palm Beach

COLONIAL TRUST NATIONAL BANK

11760 U.S. Hwy. One, Ste. 100 33408
407/627-1776

James E. Pangburn, Chm&CEO
Hd: J. G. Schmidlapp, III, ExecVP
PersTr: Claudia Ihrig, SrVP
TrOps: Gary M. Porro, AsstVP
Diana Z. Lowry, TDP
Gerald W. Johnston, SrVP
Cheryl A. Black, Csh
Alice E. Melendez, AsstCsh

MANUFACTURERS NATIONAL TRUST COMPANY OF FLORIDA

Crystal Tree, Ste. 315
1201 U.S. Highway One 33408
407/694-0455

(Wholly owned subsidiary of Manufacturers National Corporation, Trust Representative Office in Naples)

Gordon G. Wright, ExecVP&SrTO
TrInv: Gregory E. Bielski, VP&IO
BusDev: Robert L. Calhoun, VP&TO

NBD TRUST COMPANY OF FLORIDA, N.A.

11300 U.S. Highway 1, Ste. 101 33408-3224
407/627-9400

Hd: John W. McGowan, Pres
PersTr: Lynn Lowry, VP
TrInv: Theodore A. Libby, VP
Nb: Sally J. Yerex, VP
Est, PersTr: Gary Wayne Gomoll, VP

Ocala

BARNETT BANKS TRUST CO., N.A.

35 S.E. First Ave., P.O. Box 550 32670
904/732-2212

Hd: Albert J. Ingham, VP

FLORIDA NATIONAL BANK

109 W. Silver Springs Blvd.
P.O. Box 370 32678
904/732-7541
(Branch of Jacksonville)

Mgr: Connie E. Brown, VP

SUN BANK OF OCALA

Trust Banking Group
P.O. Box 310 32678
904/622-9082 Tr\$87.6 Mil
Hd: William H. Shepard, III, VP&SrTO
TrAdmin: John Puleo, VP&TO
Warren Bullard, VP&TO
Dolores Dalrymple, TO
Pam Sterling, AsstTO

Orlando

AMERICAN PIONEER SAVINGS BANK

Investment Fiduciary Services Division
631 S. Orlando Ave. 32789
305/740-6570 Tr\$55 Mil
HdTrInv: George Lange, Jr.
PersTr: K. Westbrook
EmplBen: C. Kiernan
TrOps: Kathy Kraiss

BARNETT BANKS TRUST CO. N.A.

201 S. Orange Ave., P.O. Box 3200 32802
305/420-2839

RegMgr: Lawrence B. Smyre, SrVP
PersTrNb: Christopher Clanton, VP
EmplBenNb: Barry Searer, VP

FIRST UNION NATIONAL BANK OF FLORIDA

20 N. Orange Ave. 32801
407/849-5146
(Branch of Jacksonville)

Admin: Mark Clemons
Nb: Cynthia Smith

FLORIDA NATIONAL BANK

800 N. Magnolia Ave. 32803
407/244-5100
(Branch of Jacksonville)

Mgr: Luther H. Hodge, SrVP

KEY TRUST COMPANY OF FLORIDA N.A.

110 Wisteria Ave. 32806
305/423-0154 Tr\$90 Mil

(A wholly-owned subsidiary of Key Corp., Albany, NY)

Hd: Terry A. Rodgers, Pres&CEO
PersTr: Suzanne P. Connolly, TO
TrInv: David Kaulish, VP
Nb: Edward H. Christy, VP

NCNB NATIONAL BANK

250 N. Orange Ave., P.O. Box 199 32802-9875
407/648-2840
(City Trust Office)

Hd: Georgia Foster, VP&TO
EmplBen: Debbie McIntyre, AsstVP&TO

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division
201 E. Pine St., P.O. Box 955 32802
305/237-2051
(Branch of Miami)

RegMgr: John E. Ross, VP
LocMgr: Owen L. Cox, VP

SUN BANK, N.A.

Trust Banking
P.O. Box 3838 32802
305/237-4324

Hd: Frank J. Nelson, Jr., ExecVP
PersTr: David E. Walsh, SrVP&TO
TrInv: Gary Last, SrVP
Mktg: Bruce H. Welsh, VP&TO
Tax: H. Lee Blalock, VP
RE: Kenneth W. Hill, VP
PersNb: Susan Aspinwall, VP&TO
EmplBenNb: Judith N. Sanborn, AsstVP
CorpTr: Jonathan W. Fox, VP

Ormond Beach

FIRST FLORIDA BANK, N.A.

200 E. Granada Blvd. 32075-0037
904/672-1611
(Branch of Tampa)

Hd, Nb: E. Baxter Watkins, AreaSrVP&TO

Palm Beach

BANK OF BOSTON FLORIDA, NA

450 Royal Palm Way 33480
407/832-3399
(Affiliate of Bank of Boston, MA, R.I.H.T., RI, Bank of Boston, CT & Casco Northern, ME. Branch in Sarasota)

Hd: Michael H. Engelbrecht, Pres
PersTr: Gifford H. Hampton, III, ExecVP
TrInv: John Henderson
TrOps: Paula Bergeron

BESSEMER TRUST COMPANY OF FLORIDA

249 Royal Palm Way 33480
407/655-4030 Tr\$1.2 Bil
(Branch in Miami)

Hd: John R. Whitmore, Pres&CEO
Admin: Daniel S. Hall, SrVP
TrInv: Michael F. Page, ExecVP
TrOps: Fred J. Schwind, AsstVP&AsstComp
Nb: Samuel L. Barr, Jr., SrVP



CHASE BANK OF FLORIDA

(Private Banking Division)
250 Royal Palm Way 33480
407/659-6704 Tr\$300 Mil

Hd: J. Bradford Greer, Pres&CEO
Nb: Curtis Lyman, VP
PersTr: William Hoover, VP
Dale Bandel, AsstVP&TO
TrInv: Robert Harvey, ExecVP
Richard Milne, VP
Maureen Connolly, IO
Marolyn Dirkes, VP
Bnkg: Lynn Smith, VP
Laura Taylor, AsstVP
Denise Bair, PBO

21% of the readers of

TRUSTS ESTATES

are involved in endowment funds.

FLORIDA (Cont'd)

Palm Beach (Cont'd)

CHEMICAL BANK & TRUST COMPANY OF FLORIDA, N.A.

251 Royal Palm Way 33480
305/832-6266 Tr\$192 Mil
(Wholly-owned subsidiary of Chemical Banking Corporation, New York, NY)

Officers:

John A. Holzburg, Pres
Lawrence A. Greenberg, SrVP
Frank J. Giacalone, Jr., SrVP
Terry L. Hartig, SrVP
Christa M. Hutcheon, AsstVP
Nancy A. Grosch, AsstVP
Michelle S. O'Neill, TO
Maria Yera, AsstCsh

CITICORP TRUST, N.A.

140 Royal Palm Way 33480
407/659-7028 Tr\$367 Mil
(Citicorp Trust, N.A. is a subsidiary of Citicorp and an affiliate of Citibank, N.A.)

Hd, PersTr: John M. Kindred, ChTO
TrInv: W. David Dary, VP
Nb: William M. O'Dea, Pres

FIRST NATIONAL IN PALM BEACH

a DIVISION OF SOUTHEAST BANK N.A.

255 S. County Rd. 33480
305/655-7165

(Branch of Miami)

Hd: Wyckoff Myers, ExecVP&TO
PersTr: Charles A. Penney, SrVP&TO
TrInv: Miner L. Richards, SrVP-Inv
TrOps: Louise Rowell, TOPO
Nb: John Girard, VP

FIRST UNION NATIONAL BANK OF FLORIDA

40 Coconut Row 33480
407/650-8333
(Trust Office of Jacksonville)
Valerie K. McDivitt, VP&TO

FLORIDA NATIONAL BANK

336 S. County Rd. 33480
407/655-3900
(Branch of Jacksonville)
Mgr: Robert F. O'Brien

MIDLANTIC NATIONAL BANK AND TRUST CO./FLORIDA

330 Poinciana Plaza 33480
305/655-6564
(Branch of Ft. Lauderdale)
Mark L. Parker, VP

MORGAN TRUST COMPANY OF FLORIDA, N.A.

350 Royal Palm Way 33480
407/833-8033 Tr\$194 Mil
Hd: John M. Stewart, Pres
PersTr: Patrick J. Nelson, VP
TrOps: Vernon M. Schreiner, VP

NCNB NATIONAL BANK

109 Royal Palm Way 33480
(City Trust Office)
Hd: Kevin Grady, VP&TO
Susan Cioffi, TO

Northern Trust Bank
The Private Bank

NORTHERN TRUST BANK OF FLORIDA, N.A.

300 Royal Poinciana Blvd. 33480
407/655-9770 Tr\$300 Mil
(Branch of Miami)

MngExec: David B. Freese, VP/MngExec
Admin: William M. Fury, VP
Donna L. Moody, TO
TrInv: James R. Grinnery, VP
Wesley T. Haller, VP
Nb: Leonard M. Spalding, III, VP
William J. Thompson, NBO

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK

450 Royal Palm Way 33480
407/832-3399
(Branch of Providence, RI)

SUN BANK/SOUTH FLORIDA, N.A.

303 Royal Poinciana Plaza 33430
407/832-5375
(Branch of Fort Lauderdale)
Hd: James Price, VP&TO
Nb: Debbe Sugrue

U.S. TRUST COMPANY OF FLORIDA, N.A.

132 Royal Palm Way 33480
305/659-1550 Tr\$450 Mil
(Affiliate of United States Trust Co. of New York)
Hd, TrInv: Trowbridge Callaway, III, Pres
PersTr: Felix J. Cmiel, SrVP
TrInv: Andrew L. Smith, Jr., SrVP
TrOps: Herbert I. Deutsch, VP
Nb: Howard E. N. Wilson, VP

Palm Beach Gardens

BARNETT BANKS TRUST CO., N.A.

2525 P.G.A. Blvd. 33410
P.O. Box 30098 33410-0098
305/694-0040
Hd: Fred Tapi, VP
Nb: Roger H. Strehlow, VP

Palm Harbor

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.

West Region
1000 U.S. Highway 19 N. 33563
813/784-1477
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

Panama City

BAY BANK & TRUST CO.

P.O. Box 1350 32402
904/769-3333
Hd, TrInv, EmplBen, Nb: Warren R. Kahn, VP&SrTO
PersTr: Missy Christo, VP&TO
TrOps: Barbara C. Kochevar, TOPO

SUN COMMERCIAL BANK

P.O. Box 2180 32401
904/769-4811
Hd: Dabney Ramseur, VP&SrTO
TrOps: Cheryle D. McConnell, AsstTO

Pensacola

AMSOUTH BANK OF FLORIDA

P.O. Box 12790 32575
904/444-1000
(Regional Trust Office of Birmingham, AL)
Hd: Bill Josay, VP&TO

BARNETT BANKS TRUST CO., N.A.

100 W. Garden St., P.O. Box 1192 32595
904/432-0271
Hd: James N. Evans, VP
RE: Daniel J. Millham, SrREO

CITIZENS & PEOPLES NATIONAL BANK

P.O. Box 1072 32595
904/444-3336 Tr\$72 Mil
Hd: W. Rhett Anderson, SrVP&TO
TrInv, EmplBen: John G. Gross, TO
Est, Gdn, PersTr: K. Leigh Eagerton, TO

FLORIDA NATIONAL BANK

21 E. Garden St. 32575
904/434-6684
(Branch of Jacksonville)
Mgr: Connie P. Cox, VP

Plant City

THE HILLSBORO SUN BANK

202 W. Reynolds St. 33566
813/754-3711 Tr\$9 Mil
Lorraine Hudson, TrAdm
Terri Farris, TrOps
Doris Wise, TrAdm

Pompano Beach

FIRST UNION NATIONAL BANK OF FLORIDA

P.O. Box 1869 33061
305/786-7050
(Branch of Jacksonville)
PersTr: Patrick J. Ross
Mktg: Fred Smith

Ponte Vedra

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division
601 State Road A1A 32082
904/785-5656
(Branch of Miami)
LocMgr: George Fesperman, VP

Port Charlotte

SUN BANK AND TRUST/CHARLOTTE COUNTY N.A.

Olean Blvd. & Aaron St., P.O. Box 3032 33952
813/625-9210 Tr\$85 Mil
Hd: Robert J. Riley, ExecVP&TO
PersTr: Mary Ann Creech, VP&TO
PersTr, TrInv: Lisa Cariveau, AsstVP&TO
TrOps: Nancy Grossman, AdminAsst
Nb: Mark Robinson, VP&TMO
Probate: Sylvia Stalker, AsstVP&TO

Port Richey

SUN BANK & TRUST COMPANY

West Pasco Office
10290 Regency Park Blvd., 34668
813/863-8388
(Branch of Brooksville)
Nb: Greg Conover, TO
Admin: Charon Bogner, VP&TO

Punta Gorda

FIRST FLORIDA BANK, N.A.

P.O. Box 1327 33950
813/639-2161
(Branch of Tampa)
Hd: Richard G. Swan, VP&TO

FLORIDA NATIONAL BANK

314 Taylor St. 33950
813/639-3151
(Branch of Jacksonville)
Mgr: F. Eric Hines, VP

Quincy

FIRST FLORIDA BANK, N.A.

P.O. Box 760 32351
904/627-7155 Tr\$2 Mil
(Area Trust Service Office of First Florida Bank, N.A. of Tampa)

Hd: Duncan Fletcher, AreaPres&TO

THE QUINCY STATE BANK

P.O. Box 898 32351
904/875-1000 Tr/o\$30 Mil
Hd: Mary Lil May, VP&SrTO

Riviera Beach

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division
3700 Broadway, P.O. Box 4300 33404
305/863-0190
(Branch of Miami)
LocMgr: Paul W. Weigel, VP

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

St. Petersburg

BARNETT BANKS TRUST CO., N.A.

1901 Central Ave., P.O. Box 12589 33733-2589
813/892-1460

Hd: Phyllis Barwick-Coats, VP&Mgr
PersTrNb: Robert M. Bugbee, VP

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.

West Region
871 Central Ave. 33701

813/892-6418

(Office of Ft. Lauderdale)

Hd: Gary W. Davis, SrVP
InstitTr: Allen G. Shaffer, SrVP

FIRST FLORIDA BANK, N.A.

55 5th St. S., P.O. Box 1131 33733
813/894-4178

(Branch of Tampa)

Hd: Howard Schmidt, AreaSrVP&TO

FIRST UNION NATIONAL BANK OF FLORIDA

1000 Tyrone Blvd. 33710

813/538-4453

(Branch of Jacksonville)

Hd: Nancy H. Thomas

Nb: John Forst

FLORIDA NATIONAL BANK

424 Central Ave. 33701

813/892-7180

(Branch of Jacksonville)

PersTrMgr: Donald E. Bishop, Jr., SrVP

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

1075 Pasadena Ave., S. 33707

813/341-7110

(Branch of Miami)

LocMgr: Larry Surgeson, VP

SUN BANK OF TAMPA BAY

Trust Banking Group

301 4th St. N. 33701

813/892-4622

Hd: John M. Tapley, ExecVP&TO

Nb-PersTr: F. Peter Yeomanson, VP&TO

PersTr: Marian Y. Stiner, 1stVP&TO

TrInv: Ward A. Pfeifle, AsstVP&TO

Nb-EmplBen: William F. Tarry, VP&TO

St. Petersburg Beach

FIRST FLORIDA BANK, N.A.

7500 Gulf Blvd., P.O. Box 67068 33706
813/367-2786 Tr\$60 Mil

(Branch of Tampa)

Hd: Robert L. Baker, VP&TO

Sarasota

BANK OF BOSTON FLORIDA, N.A.

1790 Main St. 33577

813/951-1363

(Branch of Palm Beach)

Hd: Donald M. Sikorski, VP

BANK OF BOSTON FLORIDA, N.A.

1390 Main St., Ste. 700 34236

813/957-0135

(Branch of Palm Beach)

BARNETT BANKS TRUST CO., N.A.

1390 Main St., P.O. Box 1299 34230

813/951-3447

Hd: Anthony Ori, VP

TrInv: Kay Newell, IO

Nb: Anthony H. Levering, VP

Robert Sheffler, VP

CITIZENS & SOUTHERN TRUST COMPANY (FLORIDA), N.A.

West Region

2001 Siesta Dr. 33579

813/957-1205

(Office of Ft. Lauderdale)

Hd: Gary W. Davis, SrVP

COMERICA TRUST COMPANY OF FLORIDA, N.A.

1800 Second St., Ste. 808 34236

813/951-2119

(Branch of Boca Raton)

Alan Colman, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF SARASOTA, N.A.

1133 Fourth St., Ste. 300 34236-4891

813/953-4644

(Affiliate of Continental Illinois National Bank & Trust Co. of Chicago, IL, Representative Office in Naples)

Gail S. T. Webster, Pres

FIRST FIDELITY TRUST, N.A., FLORIDA

347 S. Pineapple Ave. 34236

813/952-9805

(Branch of Newark, NJ)

Edwin Herrold, VP

FIRST FLORIDA BANK, N.A.

1800 Second St. 33577

813/951-2265

(Branch of Tampa)

Hd: J. Sherrick Gilbert, VP&SrTO

NACNB NATIONAL BANK

1605 Main St., P.O. Box 4295 34230

813/952-2764

(Regional Trust Office, Sarasota Headquarters)

RegMgr: Kathleen O. Cress, VP&TO

Nb: Ransom "Randy" Bricher, TO

NORTHERN TRUST BANK OF FLORIDA/SARASOTA, NatAssn

1515 Ringling Blvd. 34236-6769

813/957-3660 Tr\$1.1 Bil

(Subsidiary of Northern Trust Corp., Chicago, IL)

Pres: Arthur M. Wood, Jr.

HdTr: Samuel T. Goy, Jr., ExecVP

PersTr: Arthur J. Ferguson, VP

Carolyn A. Fitzpatrick, VP

John R. Donahue, Jr., 2ndVP

Jaan B. Bennett, VP

Edward J. Schmidt, Jr., VP

TrInv: Willard C. Kysner, Jr., VP

Robert R. Brown, VP

Albert V. Bear, VP

George Lebach, VP

Richard J. Gerrity, 2ndVP

Nb: Richard H. Angelotti, VP

Nancy W. Kaari-Bowman, VP

David Corcoran, VP

TrOps: Jo Ann M. Willis, 2ndVP

Nb: Robert L. Ochs, VP

Gregory M. Colby, VP

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK

1790 Main St. 33577

813/951-1363

(Branch of Providence, RI)

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

1401 Main St., P.O. Box 267 33578

813/953-8201

(Branch of Miami)

Reg&LocMgr: Jerome A. Jannopoulos, VP

Nb: Anthony DeDeyn, VP

SUN BANK/SARASOTA COUNTY, N.A.

Trust Banking Group

P.O. Box 2138 34320

813/951-3126 Tr\$150 Mil

Hd: J. Garrett Heard, IV, SrVP

PersTr: James C. Kinard, AsstVP

Diane D. Key, AsstVP

TrOps: Helen J. Wilson, AsstVP

Inv: William F. Kennedy, Jr., TrInvO

SUN BANK (FL) N.A.

556 Pineapple Ave. 33577

813/951-0065

Hd: Donald B. Griswold, Pres

PersTr: William B. Ward, AsstVP

TrInv: Louis N. Raub, VP

TrOps: Ruth A. Valenti, TOpO

Nb: Alan C. Colman, VP

Sebring

BARNETT BANKS TRUST CO., N.A.

231 S. Ridgewood Dr., P.O. Box 1947 33870

813/385-1515

Hd: Emmett Andrews, VP

FLORIDA NATIONAL BANK

228 N. Ridgewood Dr. 33870

813/385-5101

(Branch of Jacksonville)

Mgr: Theodore J. Sieul, VP

Seminole

SOUTHEAST BANK, NatAssn

Financial Planning & Trust Division

7700 Seminole Blvd. 33542

813/397-7411

(Branch of Miami)

LocMgr: James E. Lashbrook, VP

South Miami

FIRST NATIONAL BANK OF SOUTH MIAMI

P.O. Box 431000 33143

305/662-5456 Tr/\$76 Mil

Hd: John J. Murphy, VP&SrTO

TrAdm, PersTr: Peter Pimenow, TO

Stuart

BARNETT BANKS TRUST CO., N.A.

900 S. Federal Hwy., Ste. 420 34994

407/286-8358

Hd: Robert T. Stanziano, VP

TrRE: James W. Keith, AsstREO

CONNECTICUT NATIONAL TRUST COMPANY OF FLORIDA

729 Colorado Ave. 33495-2317

407/283-6404

(Branch of Hartford, CT)

Mgr: Ed Brackin, Pres

Admin: Sandra S. Alford, VP

Nb: James T. Burger, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, N.A.

2363 S.E. Ocean Blvd. 34996

305/287-3227

(Representative Office of Boca Raton)

Hd: George H. Swift, VP

Nb: Clifford M. Lind, VP

FIRST NATIONAL BANK & TRUST CO. OF THE TREASURE COAST

P.O. Drawer 9012 34995-9012

407/288-6090 Tr\$255 Mil

Hd, Nb: John R. Casar, SrVP&SrTO

EmplBen: Gary I. Schultz, VP&TO

PersTr: Edgar E. Robertson, VP&TO

Prob: William H. McCauley, VP&TO

TrInv: Kenneth R. Steele, VP&TrInvO

TrOps&CorpTr: Douglas M. Risk, TOpO

FLORIDA NATIONAL BANK

301 E. Ocean Blvd., P.O. Box 2436 33494

407/287-4200

(Branch of Jacksonville)

Mgr: Kenneth M. Float, VP

SUN BANK/TREASURE COAST, N.A.

Trust Banking Group

111 E. Osceola St. 34995

305/288-0177

(Branch of Ft. Pierce)

Hd: Carl H. Bentz, SrVP&TO

Nb: David M. VanCamp, VP&TO

Robert S. Padelford, TO

Josephine A. Welch, TO

Paula A. Bowers, TrRep

Paula G. Giaquinto, TrRep

WILMINGTON TRUST OF FLORIDA, N.A.

900 E. Ocean Blvd., Ste. 144

P.O. Box 1199 34995

305/286-3686 Tr\$200 Mil

(Subsidiary of Wilmington Trust Co., Wilmington, DE)

Hd: Douglas W. Poulter, Pres

PersTr, TrOps: W. Craig Marshall, VP

TrInv: Stephen R. Shaw, VP

Nb: Robert B. Landon, VP

77% of the readers of

TRUSTS & ESTATES

refer trust and estate
business to banks.

FLORIDA (Cont'd)

★ Tallahassee

BARNETT BANKS TRUST CO., N.A.

315 S. Calhoun, P.O. Box 5257 32314
904/224-1111

Hd: Robert J. Suter, VP

CAPITAL CITY FIRST NATIONAL BANK

P.O. Lock Drawer 900 32302

904/224-1171 Tr\$100 Mil

Hd: Carl G. Monson, VP&TO

TrOps: Patricia A. Richardson, TPO

FIRST FLORIDA BANK, N.A.

215 S. Monroe St. 32301

904/224-2121

(Branch of Tampa)

Hd: Richard W. Pippel, VP&TO

Tampa

AMERITRUST COMPANY SOUTHEAST, N.A.

One Tampa City Center, Ste. 2550 33602

813/229-8003

(Affiliate of Ameritrust, Cleveland, OH)

Hd: Richard E. Riley, VP&ChTO

PersTr: Lissa McClintock, VP

Kathy J. Haviland, TO

TrInv: Dale W. Bollert, VP&ChTO

TrOps: Elizabeth Clarke

BARNETT BANKS TRUST CO., N.A.

101 E. Kennedy Blvd., P.O. Box 31813 33631

813/225-8364

RegMgr: Peter A. Schwiens, VP

PersTr: Robert J. Lesperance, VP

PersTrInv: Richard McFadyen, SrIO

EmplBenInv: Murad J. Antia, VP

EmplBen: Gerald O'Leary, VP

PersTrNb: Robert M. Bugbee, VP

EmplBenNb: Robert W. Morris

CorpTr: Lynette Murphy, SrExecTO

CITIZENS & SOUTHERN TRUST COMPANY

(GEORGIA), N.A.

P.O. Box 17800 33682-7800

813/289-4776

(Branch of Atlanta)

Corp&InstInvMktg: J. Dan Davis, VP

FIRST FLORIDA BANK, N.A.

P.O. Box 1810 33601

813/224-1861 Tr\$1.20 Bil

(Branches in Belleair Bluffs, Bradenton,

Clearwater, Fort Myers, Lake Placid,

Melbourne, Naples, Ormond Beach, Punta

Gorda, Quincy, St. Petersburg, St. Petersburg

Beach, Sarasota, Tallahassee, Tampa &

Venice)

Hd: James M. Kelly, ExecVP&SrTO

PersTr: J. J. Howley, SrVP&SrTO

CorpTr: R. L. Care, VP&TO

TrInv: R. A. Wilson, SrVP

ComTrf: L. W. Sieffert, SrVP

EmplBen: R. D. Johnson, VP

TrOps: L. C. McDonough, VP&TPO

Nb: R. R. Jones, VP&TO

FIRST UNION NATIONAL BANK OF FLORIDA

501 E. Kennedy Blvd.

P.O. Box 10398 33679

813/276-6149

(Branch of Jacksonville)

L. Dean Chavis

Mktg: Norman Stumberg

FLORIDA NATIONAL BANK

100 S. Ashley Dr. 33602

813/273-8229

(Branch of Jacksonville)

Mgr: Donald L. Bishop, SrVP

NCNB NATIONAL BANK OF FLORIDA

600 N. Florida Ave., P.O. Box 1469 33601

813/224-5501 Tr\$7.3 Bil (NCNB Corp)

(Regional Trust Offices: Boca Raton, Sarasota,

Tampa, City Trust Offices: Bradenton,

Clearwater, Ft. Lauderdale, Ft. Myers,

Jacksonville, Miami, New Port Richey,

Orlando, Palm Beach)

HEADQUARTERS: Tampa

FlaTrExec: David W. Fisher, SrVP&TO

PersTr: John O. Allen, VP&TO-RegMgr

William F. Arthur, VP&TO-RegMgr

Kathleen O. Cress, VP&TO-RegMgr

Georgia Foster, VP&TO-AreaMgr

EB: James C. Jackson, VP&TO

CorpSec: Larry Kinard, VP&TO

TxMgr: Jake Strasheim, VP&TO

TAMPA OFFICE:

RegMgr: John O. Allen, VP&TO

CorpTrInv: R. Scott Givens, VP&TO

PersTrInv: Patricia Chancey, AsstVP&TrInvO

TrRE: John Sauter, VP&TO

TrDist: Susan McLean, VP&TO

PNC TRUST COMPANY OF FLORIDA, N.A.

One Tampa City Center, Ste. 2400 33602

813/273-0030

(An Affiliate of PNC Financial Corp., Pittsburgh,

PA. Representative office in Vero Beach)

James P. Johannsen, Pres&CEO

Hd: Kenneth F. Dornbush, ExecVP

TrInv: Richard R. Bumer, SrVP&SrTO

SUN BANK OF TAMPA BAY

Trust Banking Group

Madison & Franklin Sts., P.O. Box 1498 33601

813/224-2460 Tr\$450.321 Mil

Hd,Nb: John M. Tapley, ExecVP&TO

PersTr: Dirk V. Tolle, SrVP&TO

TrInv: James A. Gregory, SrVP&TO

EmplBen,Nb: William F. Tarry, VP&TO

Nb: Teresa D. Velez, SrVP&TO

Tequesta

BARNETT BANKS TRUST CO., N.A.

150 Tequesta Dr. 33469

407/747-4040

Hd: Richard C. Franzke, VP

TrInv: John W. Gudritz, SrIO

Nb: Roger Strehlow, VP

Valparaiso

VANGUARD BANK & TRUST COMPANY

23 John Sims Pkwy. 32580

904/678-4141 Tr\$50 Mil

(Branch in Fort Walton)

Hd,TrInv,Nb: James D. Howser, SrVP

PersTr,Est.CorpTr: Joan Sisneros, TrAdmO

PersTr,Est: Ruth T. Bowers, AsstTO

EmplBen,TrOps: Maryulla Lee, TPO

Venice

FIRST FLORIDA BANK, NA

P.O. Box 678 34284

813/488-2261

(Branch of Tampa)

Hd,Nb: Harry M. Reeser, III, SrVP&TO

FIRST NATIONAL BANK OF VENICE

P.O. Drawer 1847 34284-1847

813/484-0481 Tr\$215 Mil

(Branch in Englewood)

Hd,Nb: J. Bryan Putnam, SrVP&SrTO

Hd,Admin: Ted F. Ruckert, VP&TO

PersTr: Lee Burns, VP&TO

TrInv: Edise Sievers, TrInvO

TrOps: Holly Craddock, TPO

Prob: C. Kelley Corbridge, TO

Nb: Robert J. McDevitt, VP&TO

Vero Beach

BARNETT BANKS TRUST CO., N.A.

601 21st St., P.O. Box 2767 32961

407/569-3300

Hd: William D. Colyer, VP

THE BEACH BANK OF VERO BEACH

Trust Department

755 Beachland Blvd. 32963

407/231-2404 Tr\$135 Mil

Hd: H. R. Chenuit, Jr., VP&SrTO

PersTr: Robert E. Poyssell, Jr., VP&TO

Randy L. Owen, TO

Judith L. Villanova, TO

Ann M. Freeman, TO

L. Darlene Jones, AsstTO

TrInv: Ben A. Sellers, Jr., TrInvO

TrOps: Rose Ann Ledford, TPO

Marianne Hudgins, AsstTPO

FIRST UNION NATIONAL BANK OF FLORIDA

P.O. Box 1269 32961-1269

407/778-6068

(Trust Office of Jacksonville)

Wendelyn Wilkes, VP&TO

FLORIDA NATIONAL BANK

4445 N. Rte. A1A 32963

407/562-8200

(Branch of Jacksonville)

Mgr: James Muehlbauer, VP

PNC TRUST COMPANY OF FLORIDA, N.A.

5065 N. A1A P.O. Box 4026 32964

407/231-6910

(An affiliate of PNC Financial Corp., Pittsburgh,

PA)

James P. Johannsen, Pres

Mary R. Johnston, TO

SUN BANK/TREASURE COAST, N.A.

Trust Banking Group

1716 Rte. A1A 32960

305/567-7000

(Branch of Ft. Pierce)

Hd: Carl H. Bentz, SrVP&TO

Nb: David M. Van Kamp, VP&TO

Robert S. Padelford, TO

Josephine A. Welch, TO

Paula A. Bowers, TrRep

Paula G. G'aquinto, TrRep

West Palm Beach

BANK OF NEW ENGLAND TRUST COMPANY, N.A.

Reflections Office Centre Ste. 750

400 Australian Ave. 33401

407/832-6430 Tr\$100 Mil

Hd: Harold S. Hodgdon, III, ExecVP

BANKERS TRUST COMPANY OF FLORIDA, NatAssn

505 S. Flagler Dr. 33401

305/833-2470 Tr\$218 Mil

(Wholly-owned subsidiary of Bankers Trust New

York Corp.)

Hd: Peter F. Mackie, Pres

PersTr: L. Edward Mitchell, VP

TrInv: John R. George, VP

TrOps: Ramiro Bertot, Comp

BARNETT BANKS TRUST CO., N.A.

625 N. Flagler Dr. P.O. Box 24644 33416-4664

407/838-2332

Nb: Spencer H. Webster, Jr., VP

FIRST AMERICAN BANK & TRUST

P.O. Box 3146 33402

305/533-1950 Tr\$25 Mil

Hd: John C. Patten, Jr., SrVP&TO

CorpTr: J. David Dever, AsstTO

TrInv: Robert M. Durham, VP

TrOps: Carol Culler, TPO

Nb: Richard S. Freedman

FIRST UNION NATIONAL BANK OF FLORIDA

P.O. Drawer G 33402

407/655-8833

(Branch of Jacksonville)

Hd: J. H. Paulsen

Mktg: Mary Lou Rybicki

FIRST WISCONSIN TRUST COMPANY OF FLORIDA, N.A.

515 N. Flagler Dr., Ste. 2100, 33401

407/832-8200 Tr\$55 Mil

Hd: Philip L. Dunmire, Pres&CEO

PersTr: Steven R. Halligas, VP

TrInv: Thomas W. Tripp, IO

Nb: David D. Larson, TO

The Directory of Trust Institutions is included in a T&E subscription!

HARRIS TRUST COMPANY OF FLORIDA

505 S. Flagler Dr. 33401
305/833-6650

(A wholly owned subsidiary of Harris Bankcorp-

Chicago)

Joan M. Baratta, Chm

Jay L. Owen, Pres

PersTr: Gary W. Gomoll, VP

TrInv: Bruce M. Ellwell, VP

Nb: William Tidmore, VP

NATIONAL CITY TRUST COMPANY

East Coast Office

1401 Forum Way, Ste. 503 33401

407/697-2424

(Affiliate of Cleveland, OH)

Hd: Gary L. Galbreath, VP

PersTr, Nb: Ellen J. Abrams, VP

Winter Haven**BARNETT BANKS TRUST CO., N.A.**

11 Fifth St., S.W., P.O. Box 820 33882
813/297-1303

Hd: Richard C. Cheney, VP

SUN FIRST NATIONAL BANK OF POLK COUNTY

Trust Banking Group

595 Cypress Gardens Blvd.

P.O. Box 1380 33882-1380

813/294-5425

(Branch in Lakeland)

Hd: Samuel W. Hart, VP&TO

PersTr: Effie S. Ritchie, TO

Winter Park**BARNETT BANKS TRUST CO., N.A.**

250 Park Ave. S., P.O. Box 1000 32789
407/629-5295

RegMgr: Lawrence B. Smyre, III, SrVP

Hd, PersTr: James R. Loble, VP

TrInv: G. Russell Creighton, SrInvO

PersTrNb: Christopher Clanton, VP

EmplBenAdm: Betty Peirals, VP

EmplBenNb: Barry Seaser, VP

RE: Guy W. Gilleland, SrVP&SrREO

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.

Central Region

369 N. New York Ave. 32789

407/646-9293

(Office of Ft. Lauderdale)

Hd: Jack E. Holford, SrVP

FREEDOM SAVINGS AND LOAN ASSOCIATION

750 S. Orlando Ave. 32789

305/646-6351 Tr\$100 Mil

Hd, EmplBen, Nb: John J. Hatfield, SrVP&TO

PersTr: John G. Lochnicht

CorpTr: Theresa A. Martin, VP

TrInv: Frank W. Schornagle, AsstVP&TO

PIONEER SAVINGS BANK

200 E. New England Ave. 32789

305/644-4808

(Trust Service Office of Clearwater)

Gerald A. Youngs, SrVP&TO

Zephyrhills**SUN BANK & TRUST COMPANY**

East Pasco Office

5435 Gall Blvd. 34283

813/782-1502

(Branch of Brooksville)

Adm: Carol Burnell, TO

Nb: Greg Conover, TO

GEORGIA**Albany****CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.**

P.O. Box 1309 31703-5101

912/432-4250

(Branch of Atlanta)

Hd: Randy Sherrer, VP

FIRST STATE BANK & TRUST CO.

333 Broad Ave. 31702

912/432-8090 Tr\$131 Mil

(Branch in Bainbridge)

Hd, CorpTr, Nb: Joseph B. Powell, Jr., ExecVP&Tr

PersTr: James D. Lanier, SrVP&TO

TrInv: B. Randall Merchant, TrInvO

EmplBen: W. R. Stratford, SrVP&SrTO

TrOps: Joan Nolan, TOpO

SECURITY BANK & TRUST CO.

P.O. Box 1912 31703

912/883-5000 Tr\$22 Mil

Hd: William O. Dorough, Jr., VP

TRUST COMPANY BANK OF SOUTH GEORGIA

410 Broad Ave. 31702

912/436-9421 Tr\$20 Mil

Hd: Ralph Phillips, VP&SrTO

Athens**CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.**

P.O. Box 992 30613

404/549-8700

(Branch of Atlanta)

Hd: George Whitton, VP

TRUST COMPANY BANK OF NORTHEAST GEORGIA, N.A.

P.O. Box 1807 30603

404/354-5260 Tr\$60 Mil

Hd: C. David Bell, SrVP&TO

Sanders F. Hale, VP&TO

★ Atlanta**BANK SOUTH, NatAssn**

55 Marietta St. N.W. 30302

404/529-4576 Tr\$880 Mil

Hd, PersTr: Alston Glenn, SrVP

CorpTr: J. Blake Young, Jr. SrVP

CorpSecur: Ed Linsley, VP

TrInv: Phil Larkins, SrVP

EmplBen: William Hampton, VP

TrOps: James Berrong, VP

PersNb: John Viani, VP

CorpNb: John Aldridge, SrVP

CITIZENS AND SOUTHERN TRUST COMPANY, INC.

33 North Ave., P.O. Box 4899 30302-4899

404/897-3156 Tr\$4.6 Bil

(Subsidiary of the Citizens and Southern

Corporation. Parent of Citizens and Southern

Trust Company(Georgia), N.A., Citizens and

Southern Trust Company(Florida), N.A. and

Citizens and Southern Trust Company(South

Carolina), N.A.)

CEO: Kenneth J. Phelps, Pres

Mktg: Frank Bulloch, SrVP

Finance: Jerry W. Dawson, SrVP&Sec

Treas: Deborah D. Hardenstine, VP

Comm: Charles E. Rowland, Jr., VP

CorpTrAgcy: Anthony A. Guthrie, SrVP

InstitInv&EmplBen: Thoben F. Elrod, Jr.,

SrVP&MngDir

StratPlng: Paul V. Copley, VP

QualAssur: Richard Schweitzer, SrVP

Compliance: William T. Walsh, SrVP

HumanRes: Richard Pfeiffer, VP

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.

33 North Ave., P.O. Box 4899 30302-4899

404/897-3156 Tr\$3.54 Bil

(Branches in Albany, Athens, Augusta, LaGrange,

Macon, Rome, Savannah, Valdosta and

Tampa, FL. Affiliates in South Carolina and

Florida)

CEO: Kenneth J. Phelps, Chm&Pres

PersTr: Larry B. Hooks, SrVP

PersTrSls: Larry W. Snow, SrVP

SpecAssets: Jon G. White, SrVP

Tx: Ralph Engleka

PersAdm: Thomas Crews, SrVP

CorpTr/InvSvcs: Anthony A. Guthrie, SrVP

InstitTr/FinSvcs: Thoben Elrod, SrVP

Corp&InstitInvMktg: Richard Schweitzer, SrVP

TrAdmSvcs: Archibald Robertson, III, SrVP

TDP: Elizabeth Mathisen, VP

SecurSvcs&Sfkgp: Denis McWhorter, VP

Treas: Deborah Hardenstine, VP

ComTrF: Susan Craswell, AsstVP

FIRST AMERICAN BANK OF GEORGIA, N.A.

P.O. Box 1343 30301

404/584-1626 Tr\$1.2 Bil

Hd: John H. Guess, ExecVP

PersTr: Faryl S. Moss, GpVP

CorpTr, EmplBen: A. Ray Crider, GpVP&TO

TrInv, ComTrF: Reid Schlager, GpVP

TrOps: Bette Heaberlin, VP&TO

FIRST NATIONAL BANK OF ATLANTA

Trust Dept.-M.C. 630

2 Peachtree St., N.W. 30383

404/332-6669 Tr\$2.1 Bil

(A Division of First Wachovia Trust Services with Georgia Trust Branches in Atlanta, Dalton & Gainesville)

Hd: George W. P. Atkins, Jr., ExecVP

TrInv: Dean J. Patenaude, SrVP

PersTr: David C. Humphreys, SrVP

PersTr, Nb: William F. Ottinger, VP

CorpTr: Thomas I. Hutcheson, VP

EmplBen: Bev H. Wood, SrVP

EmplBen, Nb: Richard H. Burgin, VP

CharFds: Eugene A. Hayes, III, VP

CapMgt: Barry N. Berlin, VP

TrOps: Dana F. Ponder, AsstVP

TrFin/Ctrl: Mindi S. Bressler, TO

RELiance TRUST COMPANY

3295 Northcrest Rd. NE 30340

404/938-6400 Tr\$72 Mil

Hd, Nb: A. J. Braswell, Pres

PersTr: Roger Bauer, VP

CorpTr: Ray Walker, VP

TrInv: R. J. Wilson, ExecVP

EmplBen: P. B. Braswell, VP

TrOps: Marlene Carson, AsstVP

IRAdm: Cindy Haddock, AsstVP

TRUSCO CAPITAL MANAGEMENT, INC.

50 Hurt Plaza, Ste. 1400, P.O. Box 105213 30303

404/586-6450

(A subsidiary of Trust Company Bank, Atlanta, GA)

Hd: Lawrence J. Trotti, Pres

Inv: Douglas S. Phillips, ExecVP

Nb: William J. Hearn, ExecVP

TRUST COMPANY BANK

P.O. Box 4655 30302

404/588-7571 Tr\$8.2 Bil

Hd: William J. Hearn, SrVP

PersTrAdm: Marvin R. Benson, SrVP

CorpTr, EmplBen: C. Linden Longino, SrVP

PersTrInv: Gerard T. Adams, GpVP

Nb, Tx, RE: Donald W. Thurmond, SrVP

TrOps: Thomas L. Lanier, SrVP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

**Include
Your Logo
See Page 231**

GEORGIA (Cont'd)

Augusta

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.

P.O. Box 912 30903
404/828-8208
(Branch of Atlanta)
Hd: Carlton S. Faulk, VP

FIRST UNION BANK OF AUGUSTA

P.O. Box 1211 30913
404/923-2676 Tr\$195 Mil

Hd: William M. D'Antignac, VP&TO
PersTr: Raymond B. Brady, AsstVP&TO
Carole A. Harris, AsstVP&TO
Iva N. Williamson, VP&TO
TrInv: Jeremy M. Coghlan, VP&TO
Sls: Mitchell J. Green, II, TO
CorpTr: Wallace M. Dorn, VP&TO

TRUST COMPANY BANK OF AUGUSTA, N.A.

801 Broad St. 30903
404/821-2000 Tr\$200 Mil
Hd: H. C. McGowan, Jr., SrVP&TO

Bainbridge

THE FIRST STATE BANK & TRUST CO.

P.O. Box 707 31717
912/246-4242
(Branch of Albany)
James Hall, CityPres&TO

Brunswick

AMERICAN NATIONAL BANK OF BRUNSWICK

P.O. Box 1398 31521
912/265-4960 Tr\$80 Mil
(Branch in Jesup)

Hd: Mary Virginia Jones, VP&TO
TrOps: Betty K. Kennedy, VP&TO
TrInv: Michael J. Weber, TrInvO
EmplBen: Thomas B. Clifton, Jr., VP&TO

THE COASTAL BANK OF GEORGIA

P.O. Box 1024 31521
912/264-4311 Tr\$35 Mil
(Branch in St. Simons Island)
Hd, TrInv, Nb, FinPng, EmplBen:
William M. Pickard, SrVP&TO

TRUST COMPANY BANK OF SOUTHEAST GEORGIA, N.A.

P.O. Box 1373 31521
912/265-0260 Tr\$157 Mil
(Branch in Waycross)
Hd, PersTr, Nb: James P. Langston, SrVP-Tr
TrOps: Peggy H. Godwin, VP-Tr
PersTr, EmplBen, TrInv: Kenneth L. Pipkin, VP-Tr
CorpTr, PersTr: Ellen W. Skinner, TO

Calhoun

CALHOUN FIRST NATIONAL BANK

P.O. Box 12169 30701
404/629-4531 Tr/o\$7 Mil
TrOps: Mrs. Linda Ruddell, TOpO

Camilla

PLANTERS & CITIZENS BANK

21 N. Harney St. 31730
912/336-5271
Hd: E. J. Vann, IV, Pres&TO

Carrollton

CITIZENS & SOUTHERN BANK

P.O. Box 70 30117
404/834-0821 Tr\$14 Mil
Hd: Henry Dickerson, Pres

Cedartown

FIRST NATIONAL BANK OF POLK COUNTY

P.O. Box 228 30125
404/748-1750 Tr\$14.5 Mil
Hd: Glenn L. Mitchell, Jr., VP&TO

Columbus

COLUMBUS BANK & TRUST CO.

P.O. Box 120 31902-0120
404/649-2146 Tr\$1.3 Bil
TRUST DIVISION
Hd: Samuel M. Wellborn, III, ExecVP
PERSONAL TRUST DIVISION
Hd: Michael E. Turner, SrVP
TrAdmin: Clifford J. Swift, III, VP&TO
EstAdmin: George G. Flowers, VP&TO
CorpTr: Alice R. Herin, VP&TO
SpecFinSvcs: Gene E. Clark, VP&TO
Nb: Barbara B. Kamensky, TO
TrTx: Addie H. Cunningham, VP&TO

INVESTMENT DIVISION

Hd, TrInv: Danny R. Hobbs, VP&IO
TrInv: Joseph M. Lowery, IO
ComTrF: Megan L. Busby, AsstIO
TrRE: E. Buford King, III, VP&IO
EmplBen: Joseph H. Mixon, VP&TO
OPERATIONS DIVISION
Hd: F. Stevenson Brice, Jr., SrVP
TrOps: C. Dewayne Jenkins, VP&TOpO

FIRST UNION NATIONAL BANK OF COLUMBUS

P.O. Box 40 31993
404/571-6598 Tr\$135 Mil
Hd, Inv, Nb: Douglas R. Cockrill, SrVP&TO
TrOps: Ellen L. Kerr, SrTO
CorpTr, PersTr: W. R. Luttrell, Jr., SrTO
PersTr: Ronnie L. Bridges, TO
Re: Doris R. Brown, TO
Admin: Mrs. Martha T. Eubanks
PersTr: W. J. Gunby, Jr, TO
TRUST COMPANY BANK OF COLUMBUS N.A.
P.O. Box 431 31902
404/324-4792 Tr\$195 Mil
Hd, PersTr, TrInv: Robert S. Poydasheff, VP&TO
PersTr, EmplBen, CorpTr: Kenneth L. Lancaster, TO
PersTr: Romyne W. Lloyd, TO
PersTr, Tax: Anthony D. Link, TO
TrOps: Clara H. Bowen, AsstTOpO
RetConsIt: F. S. Taylor

Dalton

FIRST NATIONAL BANK OF ATLANTA-DALTON

P.O. Box 1088 30720
404/278-2265 Tr\$38 Mil
(Branch of First National Bank of Atlanta and First Wachovia Trust Services)
Hd: Janet E. Fortune, VP

HARDWICK BANK & TRUST COMPANY

Hardwick Sq., P.O. Box 1367 30722-1367
404/278-3030 Tr\$30 Mil
Hd: Stan Walker, VP&TO
Jim McIntosh, AsstVP&AsstIO

Gainesville

THE CITIZENS BANK

402 Washington St. 30501
404/536-3404 Tr\$20 Mil
Hd: Philip M. Rollings, GpVP
TrOps: Shirley M. Hudgins, AsstIO

FIRST NATIONAL BANK

P.O. Box 937 30503
404/535-5562 Tr\$250 Mil
Hd, PersTr: Jerry D. Baumgardner, GpVP&SrTO
CorpTr: Joyce Skinner, VP&TO
TrInv: Robert Mitchell, VP&SrIO
EmplBen: Ralph Favar, VP&TO
Nb: Robert Stanley, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

FIRST NATIONAL BANK OF ATLANTA-GAINESVILLE

340 N. Green St., P.O. Drawer 978 30503
404/534-3501 Tr\$25 Mil
(Branch of Atlanta and First Wachovia Trust Services)
Hd: Allen Payne Long, CitySrVP&SrTO
TrAdm: Ann Parks, CityAsstVP

Griffin

FIRST NATIONAL BANK OF GRIFFIN

P.O. Drawer F 30224
404/227-2251 Tr\$15 Mil
Hd: Robin W. Nance, SrVP&TO
FIRST UNION BANK OF GRIFFIN
Capital Management Group
P.O. Drawer C 30224
404/228-2714 Tr\$124 Mil
Hd: L. H. Thompson, Jr., SrVP&TO
Rosa D. Stewart, AsstVP&TO

Jesup

AMERICAN NATIONAL BANK OF BRUNSWICK

204 W. Cherry St. 31545
912/427-2011
(Branch of Brunswick)
Hd: Mary Virginia Jones, VP&TO

La Grange

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.

P.O. Box 1309 30241
404/884-6611
(Branch of Atlanta)
Hd: James B. Parker, VP
COMMERCIAL BANK & TRUST CO.
P.O. Box 250 30241
404/884-3371 Tr\$2.8 Mil

Louisville

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 467 30434
912/625-7291 Tr\$2 Mil
Hd: William F. Easterlin, III, VP&TO
Olin R. Jackson, ExecVP&AsstIO

Macon

BANK SOUTH, MACON

P.O. Box 29 31298
912/749-9300 Tr\$50 Mil
Hd: Dave Jeffords

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.

P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, SrVP
TRUST COMPANY BANK OF MIDDLE GEORGIA, NatAssn

P.O. Box 4248 31208
912/741-2265 Tr\$296 Mil
Hd: Ralph B. Small, SrVP&TO
PersTr: Mary D. Kearnes, SrVP&TO
CorpTr: Richard Dorholt, TOpO
EmplBen: Dara Jean McCordel, SrTO
TrOps: Vicki Arrington
Nb: Marion H. Liles, Jr., SrTO

Marietta

BARNETT BANKS, N.A.

100 Cherokee St. P.O. Box 409 30060
404/423-3511
(Branch of Barnett Banks Trust Co., Jacksonville, FL)
Hd: Walter C. Seiler, VP
EmplBenNb: David S. Roudman, VP
EmplBenAdmin: Barbara S. Gilbreath, AsstVP
TrInv: David W. Price, VP

Monroe

NATIONAL BANK OF WALTON COUNTY

P.O. Box 728 30655
404/267-6511 Tr/o\$3 Mil
Emory Lewis, Pres
Mary W. Walker, VChm
Cynthia Castleberry, TO

Moultrie

MOULTRIE NATIONAL BANK

P.O. Box 849 31776-0849
912/985-1120 Tr\$17 Mil
Hd: G. D. Moon, SrVP&TO
Judy Owens, AsstTO
Andrew Christensen, AsstTO

Pelham

TRUST COMPANY BANK OF SOUTH GEORGIA

P.O. Box 667 31779
912/294-2691 Tr/u\$1 Mil
Ralph Phillips, TO

Rome

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.

P.O. Drawer L 30161
404/291-0123
(Branch of Atlanta)
Hd: J. Marc Albertson, VP

TRUST COMPANY BANK OF NORTHWEST GEORGIA, N.A.

P.O. Drawer B 30162
404/291-4421 Tr\$71 Mil
Hd: Roger W. Goss, GpVP&TO
TrAdmin: Claud H. Saunders, VP&TO
Jane B. Stansell, TO

St. Simons Island

THE COASTAL BANK OF GEORGIA

912/264-4311
(Branch of Brunswick)
Hd: William M. Pickard, SrVP&TO

Savannah

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.

22 Bull St. 31401
912/944-3460
(Branch of Atlanta)
Hd: Joe Daniel, Jr., SrVP

FIRST UNION BANK OF SAVANNAH

Capital Management Group
P.O. Box 9947 31412
912/234-3441 Tr\$150 Mil
Hd: E. Bryan Connerat, Jr., VP&TO
PersTr: Lewis Little, VP&TO
Elizabeth M. Oxnard, TO
Donna W. Cantrell, AsstVP&TO

TRUST COMPANY BANK OF SAVANNAH

P.O. Box 8668 31412
912/944-1245 Tr\$176 Mil
Hd: Donald R. Correll, SrVP&TO
TrAdmin: Elizabeth P. Millians, VP&TO
Frances L. Korte, TOpO

Statesboro

FIRST BULLOCH BANK & TRUST CO.

40 N. Main St. 30458
912/764-6611 Tr\$10 Mil
Hd: John B. Barton, VP&TO
TrOps: TDP: Debra R. Standeridge, AdmTO

SEA ISLAND BANK

P.O. Box 568 30458
912/489-8661 Tr\$22.2 Mil
Hd: M. Albert Burke, VP&TO
TrOps: TDP: Kathy Jones

Thomasville

THE CITIZENS & SOUTHERN NATIONAL BANK

P.O. Box 1178 31799
912/226-4011

Toccoa

BANK OF TOCCOA

P.O. Box 430 30577
404/886-9421 Tr/o\$8 Mil
Hd: Charles E. Nelson, VP&TO
TrOps: Betty B. Fuller, AsstVP&TO

Valdosta

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.

106 S. Patterson St. 31601
912/247-6005
(Branch of Atlanta)
Hd: Steve Chitty, VP

FIRST STATE & TRUST COMPANY

527 N. Patterson St. 31603
912/242-5725 Tr\$2 Mil
Hd: Dr. Loyce Turner, TO

FIRST UNION NATIONAL BANK

P.O. Box 848 31603-0848
912/244-2740 Tr/o\$6 Mil
Hd: Donald T. Schutt, Pres&TO
TrOps: Sandra Fletcher

Vidalia

DARBY BANK & TRUST CO.

P.O. Box 870 30474
912/537-8813
Hd: J. F. Darby, Jr., Pres&TO
TrOps: Anne D. Conner, AsstTO

Waycross

TRUST COMPANY BANK OF SOUTHEAST GEORGIA, N.A.

P.O. Box 59 31501
912/283-1510
(Branch of Brunswick)
William K. Rhodes, Pres&TO
Cheryl F. Jardine, AsstVP&TOpO

Waynesboro

FIRST UNION BANK OF WAYNESBORO

P.O. Box 788 30830
404/554-5171
Hd: W. H. Harper, Jr., Pres&TO
Marjorie O. Dales, AsstVP&AsstTO

West Point

FIRST NATIONAL BANK

P.O. Box 350 31833
404/645-2944 Tr\$2 Mil
Hd: Scott A. Huguley, Pres, EOO&SrTO
Rudine J. Heggood, TO

Each reader of
TRUSTS & ESTATES
spends 1.3 hours
reading each issue.

HAWAII

Hilo

BISHOP TRUST CO., LTD.

P.O. Box 397 96720
808/935-3737
(Branch of Bishop Trust Co., Ltd., Honolulu)
Mgr: Judy D. Malagday, VP

FIRST HAWAIIAN BANK

1205 Kilauea Ave. 96720
808/969-2222
(Branch of Honolulu)
Darl Glead, TO

★ Honolulu

AMERICAN TRUST CO. OF HAWAII, INC.

841 Bishop St., 12th Fl. 96813
1-800/367-5210 Tr\$1.4 Mil
Hd: Robert R. Midkiff, Pres&CEO
TrSvcs: Borby Twelvetrees Smith, SrVP
Fin: Lloyd Kaneshige, SrVP&Treas
TrOps: Carl Yee, VP
TrAdmin: Patricia E. Ikeda, VP
Sls: Stephen E. Harris, VP
PersTr: Koki Akamine, VP
EmplBen: Carolyn Ornellas, VP

BISHOP TRUST CO. LTD.

P.O. Box 2390 96804
808/523-2111 Tr\$1.4 Bil
(Branch in Hilo)
Hd: Edwin L. Carter, Pres&CEO
PersTr: Carol Mon Lee, SrVP&SrTO
TrOps: James E. Connor, VP
TrInv: Herbert Ho, VP&IO
EmplBen: Daniel P. Zaehring, VP&SrTO
Sls: John I. Seth, VP
RE: Wilmer C. Morris, VP
Taxes: Patricia M. Nunan, VP&TO
Fin: Gary Y. Watanabe, FinVP&TO

FIRST HAWAIIAN BANK

P.O. Box 3200 96847
808/525-7130 Tr\$1.25 Bil (Book)
(Branches in Kahului & Hilo)
Hd: Philp H. Ching, SrVP
PersTr: Guernsey Curran, III, SrVP
CorpTr, EmplBen: Neal T. Okamoto, VP
TrInv: Jerrold A. Fuller, VP
TrOps: Mark Yoshida, VP
Nb: Donald C. Mair, VP

FIRST INTERSTATE BANK OF HAWAII

P.O. Box 2000 96805
808/525-6874 Tr\$35 Mil
Hd: Jack Van Osdel, VP&Mgr

HAWAIIAN TRUST CO. LTD.

Financial Plaza of the Pacific
P.O. Box 3170 96802-3170
808/538-4444 Tr\$4.6 Bil
(Branch in Kahului)

Hd: D. Philpotts, Pres
T. J. MacDonald, Jr., ExecVP
PersTr: D. D. Wilson, SrVP
CorpTr: Royce Fukuya, VP
TrOps: S. Masoda, VP
EmplBen: R. E. Cooling, VP
TrInv, ComTrf: W. J. Barton, SrVP
RE: S. Baird, VP
Tax: C. A. Gibbs, VP
Acct: T. Tamura, VP
Mktg: D. T. Stevenson, VP

Kahului

FIRST HAWAIIAN BANK

P.O. Box 157 96732
808/877-2339
(Branch of Honolulu)
Judy McCorkle, AsstVP&TO
HAWAIIAN TRUST CO., LTD.
11 Puunene Ave., P.O. Box 397 96732
808/871-2633
(Branch of Honolulu)
James A. Holcomb, Mgr&AsstVP
SlsO: Bonnie Tuell

IDAHO

★ Boise

FIRST INTERSTATE BANK OF IDAHO, N.A.

P.O. Box 57 83757-0550
208/389-4080 Tr\$115 Mil
(Branches in Coeur d'Alene & Idaho Falls)
Hd: Ralph E. Keleher, SrVP
PersTr: Julie W. Anderson, VP&AsstMgr
Donna Pierce, AsstVP
Ted Haras, TO
Robert Kempton, TO
TrInv, ComTrf: G. P. McAllister, VP
EmplBen: Kim Norstebon, PenTO
TrOps: Christine Wright, AsstVP

FIRST SECURITY BANK OF IDAHO, NatAssn

Trust Group
P.O. Box 2618 83701
208/338-2020 Tr\$325 Mil
(Branches in Lewiston & Idaho Falls)
Hd: Dean Buffington, SrVP
PersTr: John Parrish, VP
CorpTr: Maggie Myers, TO
TrInv, ComTrf: James A. Schuck, VP
TrOps: Richard E. Mallon, VP
EmplBen: Mark Simanson, VP
Nb: Daniel S. Looney, VP

IDAHO FIRST NATIONAL BANK

P.O. Box 7928 83707
208/383-7200 Tr\$1 Bil
(Branches in Coeur d'Alene, Idaho Falls, Pocatello
& Twin Falls. Affiliated with Moore Trust Co.,
Salt Lake City, UT & Oregon First Bank,
Portland, OR)
Hd: Donn A. Miller, SrVP
PersTr: Stanley K. Fornander, VP&M
TrInv: Rick Vycital, VP&Mgr
TrOps: Peter L. Kierland, VP
CorpTr: Ruth L. Keeth, VP
EmplBen: Douglas Blattmachr, VP&Mgr
Nb: Jack Rucker, Mgr
RE: Melvin Schulte, Mgr

Coeur d'Alene

FIRST INTERSTATE BANK OF IDAHO, N.A.

2500 Government Way 83814
208/667-2579
(Branch of Boise)

Robert L. Dick, SrTO

IDAHO FIRST NATIONAL BANK

P.O. Box 520 83814
208/667-4718
(Branch of Boise)
Mgr: Ken L. Johnson, RegTO

Idaho Falls

THE BANK OF COMMERCE

1020 Northgate Mile 83401
208/523-2020 Tr\$15 Mil
Hd: Thomas R. Tucker, ExecVP&TO
Kaye J. Ivie, TO

FIRST INTERSTATE BANK OF IDAHO, N.A.

400 Memorial Dr., P.O. Box 1061 83401
208/523-4069
(Branch of Boise)

Hd: Russell Johnson, SrTO

FIRST SECURITY BANK OF IDAHO, N.A.

P.O. Box 280 83403
208/522-7100
(Branch of Boise)

Al Hagler, VP&TO

IDAHO FIRST NATIONAL BANK

P.O. Box 69 83402
208/525-1667
(Branch of Boise)

Mgr: Hal Peterson, Mgr&TO

VALLEY BANK

1625 Northgate Mile 83402
208/525-6299 Tr\$45 Mil
Hd: W. Kay Cordingley, VP&TO
Raymond M. Severe, VP&TO
Robert G. Parkinson, TO
Sharla Galbraith, OpO

Lewiston

FIRST SECURITY BANK OF IDAHO, N.A.

P.O. Box 874 83501
208/743-9471
(Branch of Boise)
Susan A. Kafka-Cook, VP&TO

Pocatello

IDAHO BANK & TRUST CO.

Center & Arthur Sts. 83201
208/234-1771 Tr\$180 Mil
Hd: PersTr, CorpTr, Nb: Herb Wallace, VP&Mgr
PersTr: Gary Pehrson, TO
EmplBen: Wynona Brackenbury, VP&TO
TrOps: Pam Wallis, TO

IDAHO FIRST NATIONAL BANK

P.O. Box 1709 83204
208/232-3831
(Branch of Boise)
Hd: Laura Oliver, Mgr, RegTO

Twin Falls

IDAHO FIRST NATIONAL BANK

P.O. Box 509 83301
208/734-2450
(Branch of Boise)
Mgr: Phil Iselt, RegTO

TWIN FALLS BANK & TRUST CO.

P.O. Box 7 83303-0007
208/733-1902 Tr\$40 Mil
Hd: Scott D. Allen, VP&SrTO
PersTr: Bonnie Dodge, TO
Helen Arnold, AsstTO
NaDeane McCoy, TrAdm
PersTr, EmplBen: Janice Stover, PenTO
TrOps, ComTrf: Don J. Stevens, TOpO
FM: Tony Kevan

ILLINOIS

Abingdon

ABINGDON BANK & TRUST CO.

P.O. Box 72 61410
309/462-5531
Hd: Art Spires, Pres

Aledo

NATIONAL BANK

201 W. Main St. 61231
309/582-5171 Tr\$7 Mil
Minerva Guinn, TO

Algonquin

ALGONQUIN STATE BANK

P.O. Box 160 60102
312/658-4535
Hd: James J. Berlier, ExecVP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Alton

ALTON BANKING & TRUST CO.

620 E. Broadway 62002
618/463-4200
Hd, PersTr, TrInv, ComTrf, EmplBen:
Patrick J. Heitzig, SrVP&TO
CorpTr, TrOps: Jean L. Herzog, TO

LANDMARK TRUST CO.

2850 Homer M. Adams Pkwy. 62002
618/398-7878 Tr\$143 Mil
Robert L. Linder, Jr., Pres&CEO
EmplBen, Plng&Adm:
Thomas J. Neuner, VP
Inv: Allen A. Roche, VP
Adm, Ops: Patricia E. Fitzgerald, VP
EstPlng, BusDev: Edward L. Armstrong, VP
Adm, Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
James C. Law, TO
TrOps: Beverly L. Conreux, TO
EmplBen, Adm: Catherine M. Jarvis, TO

MERCANTILE BANK OF ILLINOIS N.A.

P.O. Box 517 62002
618/463-2231 Tr\$79 Mil
Hd, PersTr: John F. Theen, VP&TO
EmplBen: Sherry Cowan, AsstVP&TO
TrOps: Barbara Shaffer, TOpO

Amboy

THE FIRST NATIONAL BANK

220 E. Main St. 61310
815/857-3625 Tr\$1 Mil
Hd: L. G. Huwes
TrOps: Ronda Partington, AsstTO

Antioch

STATE BANK OF ANTIOCH

440 Lake St. 60002
312/395-2700 Tr\$13 Mil
Hd: Carolyn Blanchette, AsstVP&TO

Argenta

THE GERBER STATE BANK

P.O. Box 10 62501
217/795-2331 Tr\$2 Mil
Mgr: Edwin M. Wallace, Pres&TO
Richard E. Kaufman, VP&TO
Gordon Bennett, ChmBd&FM
Judy S. Sanders, AsstTO

Arlington Heights

NBD TRUST COMPANY OF ILLINOIS

900 E. Kensington Rd. 60004
312/870-2900
(Trust Office of NBD Trust Co. of Ill., Evanston)
TrMgr: Stanley A. Perry, SrVP&TO

Arthur

STATE BANK OF ARTHUR

P.O. Box 245 61911
217/543-2111 Tr\$7 Mil
Hd: James L. Winningham, Pres&TO
James A. Dukeman, ExecVP&AsstTO
Gale Pearce, VP&FM

Ashton

ASHTON BANK & TRUST CO.

563 Main St., P.O. Box 208 61006
815/453-7441 Tr\$1 Mil
Hd: David Ledlie, Pres
TrOps: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK

131 N. Main St., P.O. Box 366 61913
217/578-2221
Hd: Robert Williams, Pres

Auburn

STATE BANK OF AUBURN

P.O. Box 80 62615
217/438-6114 Tr\$1 Mil
Hd: Marceau Criquelellon, ExecVP&TO

Aurora

AURORA NATIONAL BANK

2 S. Broadway 60507
312/844-7000 Tr\$34 Mil
Hd: Jacquelyn J. Volkert, TO
PersTr: P. Sean Michels, AsstVP

MERCHANTS NATIONAL BANK OF AURORA

34 S. Broadway 60507
312/896-8531 Tr\$140 Mil
Hd, PersTr: Gerald M. Lanigan, SrVP&TO
TrInv: Joel Binder, VP&IO
David K. Weddige, TrInvO
PersTr: Pam Mann, TO
Ops&Tr: Jerome J. Elwart, TO
Farm: Eric Leggett

OLD SECOND NATIONAL BANK

37 S. River St. 60507
312/892-0202 Tr\$260 Mil
Hd, Nb, TrInv, ComTr: Terence L. Kothe, VP, SrTO&IO
TrOps, TDP: Mark Truempert, TOPO
PersTr, Prob: Judith K. French, SrTO
David Hellscher, TO
Patricia Palumbo, AsstTO
EmplBen: James Navota, TO
TrInv: Edward Keating, TrInvO
Jonelle Holden, AsstTrInvO

Bannockburn

FIRST OF AMERICA TRUST COMPANY

Bannockburn Lake Office Plaza, Ste. N-160
2345 Waukegan Rd. 60015
312/945-7500
(Trust Locations in Kankakee & Rockford)
Hd, EmplBen, CorpTr, Nb: Dale J. Amborski, SrVP&RegTrMgr
PersTr: Doyle M. Weathers, SrVP&TO
Land Trust: B. Jane Henry, AsstTO
EmplBen, Nb: Lucinda Stanton
TrOps: Patricia Brown, OpsCo-ord

Barrington

HARRIS BANK BARRINGTON, N.A.

201 S. Grove Ave. 60010
312/381-4000 Tr\$270 Mil
(Subsidiary of The Harris Bankcorp, Inc., Chicago.)
Hd: Richard P. Spicuzza, SrVP&TO
Est, PersTr: John M. Muchoney, TO
Jane M. Feeley, TO
Jerry A. Wiel, AsstTO
TrInv: Jean Giardina, VP&TrInvO
Garry E. Warren, TrInvO
TrOps: Frank J. Phillips, AsstVP&TOPO
LandTr: Penny M. Johns, LandTrAdm
Margaret Donnelly, LandTrAdm

Batavia

THE FIRST NATIONAL BANK OF BATAVIA

155 W. Wilson St. 60510
312/879-2600 Tr\$4.1 Mil
Hd, TrInv: Louis Sehring, Pres
PersTr, TrOps, Nb, TDP: Elaine Sampson
GARY WHEATON BANK OF BATAVIA
18 E. Wilson St. 60510
312/879-5200
(Branch of Wheaton)
Hd: Marilyn K. Anderson, VP

Beardstown

FIRST NATIONAL BANK

P.O. Box 260 62618
217/323-4105 Tr\$8.0 Mil
Hd: Muriel Paul, VP&TO
Emil E. Rink, TO

Belleville

BOATMEN'S NATIONAL BANK OF BELLEVILLE

P.O. Box 367 62222
618/233-6600 Tr\$65 Mil
Hd, EmplBen, Nb: Robert L. Allison, VP&TO
TrInv: Doyt Ladd, AsstTO
PersTr, Prob: Catherine A. Rubin, AsstVP
CorpTr, TrOps: Mary Lou Berg, AsstTO
Nb: Robert Yaffie, TO

MAGNA TRUST COMPANY

Belleville Trust Center
222 E. Main St. 62220
618/233-2120 Tr\$875 Mil
(Trust Centers in Belleville, Bloomington, Centralia, Decatur, Granite City, Lincoln & Springfield)
Lowell G. Burger, ChmBd
Roger L. Beaman, Pres
Lewis G. Laughlin, ExecVP
Everett W. Kassing, SrVP&CfrMgr
Daniel A. Davis, AsstVP&FM
Mary L. Forgy, VP-Ops, CorpSec&Treas
George B. Lingelbach, Jr., TO
George W. Obernagel, III, AsstVP, AsstSec&TO
Anabel C. Selby, AsstVPMktg/HumanRes
Richard S. Wimmer, AsstVP&TO
Pauline Fulk, TOPO
Linda D. Davis, AsstTOPO
Walter F. Czocki, AsstIO
John W. Brinkerhoff, AsstVP&TO
CfrMgr: Quinten E. Spivey, SrVP
Marsha A. Glaenger, AsstVP

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.

530 S. State St. 61008
815/544-2400 Tr\$45 Mil
Hd, TrInv: Park Johnston, VP&TO
PersTr, Nb: Edith Watts, VP&AsstIO
TrOps: Darlene Bicksler, AsstIO
EmplBen: Sandra King
TDP: Lisa Chambers

Bement

STATE BANK OF BEMENT

P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&TO
F. M. Lannon, Pres&AsstIO
K. W. Wright, AsstIO
M. L. Syfert, AsstIO

Berwyn

COMMERCIAL NATIONAL BANK OF BERWYN

3322 S. Oak Park Ave. 60402
312/484-0800 Tr\$60 Mil
Hd: John P. Dunne, VP&TO
TrOps: Timothy Fullerton

Bethany

SCOTT STATE BANK

P.O. Box 245 61914
217/665-3321 Tr\$5 Mil
Hd, PersTr, TrInv, Nb: Fred E. Young, VP, FM&TO
EmplBen, TrOps: Eileen J. Marshall, AsstIO
Nb: Sam Scott, Pres&AsstIO

Bloomington

BANCMIDWEST McLEAN COUNTY, NA

P.O. Box 128 61701
309/829-1000 Tr\$145 Mil
Hd: Wallace L. Yoder, SrVP
PersTr: Grant W. Basting, VP&TO
CorpTr: Rodger K. Jenkins, SrVP&TO
EmplBen: Gerald A. Lienhart, VP&TO

IAA TRUST COMPANY

1701 Towanda Ave. 61701
309/557-3241 Tr\$2.9 Bil
Hd, TrInv: Gary E. Mede, ExecVP
PersTr: Richard Miller, TO
ComTr: Stephen Miller, IO
John Jacobs, IO
Wayne Brown, IO
EmplBen: Linda Fauli, TO
TrOps: Richard Day, Comp
Nb: David Tipsword, TO
TDP: Connie Denison

MAGNA TRUST COMPANY

1304 E. Empire St., P.O. Box 1247 61702
309/663-1311
(Branch of Belleville)

James E. Walden, VP&CfrMgr
FM: Thomas C. Rogers, VP

MARINE BANK-BLOOMINGTON/NORMAL

2205 E. Washington St. 61701
309/827-6221 Tr\$40 Mil
(Trust Office of Marine Bank of Springfield)
Hd: David W. Wilson, VP&TO
PersTr: Victor J. Henson, TO

PEOPLES BANK OF BLOOMINGTON

120 N. Center St. 61701
309/828-5211 Tr\$175 Mil
Hd, PersTr, CorpTr: Owen J. Mair, VP&SrTO
TrInv, ComTr, EmplBen: Fred Bastion, TrInvO
TrOps: Harriet L. Gosnell, AsstVP&TO
EmplBen: Mark Ballard, TO
Nb: Art Mier, AsstVP&TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND

13057 S. Western Ave. 60406
312/385-2200 Tr\$25 Mil
Hd: William H. Thomson, VP&TO
Janet Krug, TO

Bourbonnais

BANK OF BOURBONNAIS

One Heritage Plaza 60914
815/933-0570
Hd: Joseph A. Ferrante, Pres
LandTr: Vera C. Amiano

Burbank

COLE TAYLOR BANK/FORD CITY

5501 W. 79th St. 60459
312/857-3341 Tr\$60 Mil
Hd: Henry Jones, VP&SrTO
PersTr: Michael Lahti, AsstVP&TO
LandTr: Sandra Russell, TO
TrOps: Richard Block, VP&SrTOPO

Bushnell

FARMERS & MERCHANTS STATE BANK

P.O. Box 149 61422
309/772-2171 Tr\$16 Mil
Hd, PersTr, Nb: Michael G. Steelman, Coun&TO
TrInv, EmplBen: Harriet McElvain
Farm&REMgt: Steve Farr
TrOps: Joyce Thurman

Cairo

FIRST BANK & TRUST CO.

800 Washington Ave. 62914
618/734-1800 Tr\$3 Mil
Hd: Darrell Gustafson, Pres&TO

Calumet City

EXCHANGE BANK OF RIVER OAKS

1701 River Oaks Dr., P.O. Box 1189 60409
312/868-1414 Tr\$2 Mil
Hd: Richard Maltase, Pres&TO
Judith A. Kelsch, AsstVP&AsstIO

ILLINOIS (Cont'd)

Canton

CANTON STATE BANK

P.O. Box 280 61520
309/647-5380 Tr\$7.9 Mil
Hd: E. T. McGowan, VP&TO

COMMUNITY BANK & TRUST CO.

245 N. Main St. 61520
309/647-4771 Tr\$8.0 Mil
Hd: Clayton S. Apt, VP&TO

THE NATIONAL BANK OF CANTON

100 W. Elm St. 61520
309/647-5000 Tr\$18 Mil
Hd: Max T. Scott, SrVP&TO
David L. Haynes, AsstTO
Harold L. Wilson, ExecVP&AsstTO

Carbondale

THE CITY NATIONAL BANK

601 W. Main St. 62901
618/529-4733
(Branch of Murphyboro)
Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Camilla Runge, AsstCsh

FIRST NATIONAL BANK & TRUST CO.

509 S. University Ave., P.O. Box 2227 62901
618/457-3381 Tr\$16.8 Mil
Hd: Marjune Fletcher, VP&TO

LANDMARK BANK OF CARBONDALE

100 N. Illinois Ave. 62901
618/529-2700 Tr\$136 Mil
Hd: Melvin E. Lipe, SrVP&CEO
EmplBen: James DeGuire, VP&PenTO

Carlinville

CARLINVILLE NATIONAL BANK

P.O. Box 450 62626
217/854-3128 Tr\$10 Mil
Hd: Maurice R. Zimmer, Pres
Scott Rhoads, AsstVP&TO

FARMERS & MERCHANTS BANK

P.O. Box 495 62626
217/854-3151 Tr\$3 Mil
Hd: Philip A. Williams, Pres&TO
Doris Gagnor, TO&VP

Carmi

THE NATIONAL BANK

116 W. Main St., P.O. Box 160 62821
618/382-4136 Tr\$1 Mil
Hd: Richard Roser, VP&TO
Dee Bratton, AsstTO

WHITE COUNTY BANK

215 E. Main St., P.O. Box 100 62821
618/382-4115 Tr\$1 Mil
Hd: George H. Schanzle, Pres
Beverly J. Walker, TO
Thomas Chasteen, AsstTO

Carthage

MARINE TRUST CO.

500 Wabash Ave., P.O. Box 190 62321
217/357-3151 Tr\$6 Mil
Hd: Barbara G. Allen, VP&TO

Casey

THE BANK OF CASEY

101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr\$1.5 Mil
Hd: Robert E. Seed, TO
Caralee Swick, AsstTO

Centralia

MAGNA TRUST COMPANY

140 S. Locust St. 62801
618/533-2711 Tr\$42 Mil
(Trust Office of Belleville)
CtrMgr: Robert G. Cady, SrVP
Janet B. Winkler, AsstTO

OLD NATIONAL BANK

235 N. Elm St. 62801
618/533-7100 Tr\$44.2 Mil
Hd,PersTr: Kevin H. Jones, VP&TO
EmplBen: Daniel J. Laquet, AsstVP&AsstTO
TrOps: Florence Peters, AdmAsst

Cerro Gordo

THE AMERICAN BANK

P.O. Box 428 61818
217/763-2741
Hd: Betty R. Shambaugh, SrVP&TO
Keila LeHew, AsstTO

Champaign

BANK OF ILLINOIS IN CHAMPAIGN

100 W. University 61820
217/351-6591 Tr\$50 Mil
Hd: Darold D. Sage, VP&TO
Betty Zeedyk, AsstVP&TO
Jim Mueller, TO

CHAMPAIGN NATIONAL BANK

P.O. Box 250 61820
217/351-2751 Tr\$110 Mil
Hd,Trlnv: Robert J. Cochran, SrVP&TO
PersTr: R. Thomas Heinhorst
Sandra Moore
Fran DeMaris
Rhea Lawrence
Ellen Dragoo
EmplBen: Kevin Waspi
TrOps: Mary Ellen Cook
FarmDeptHd: R. Thomas Heinhorst
Gerald Bauer, FM
Brian Waibel

THE FIRST NATIONAL BANK IN CHAMPAIGN

P.O. Box 9 61820
217/351-0565 Tr\$100 Mil
(Member of Midwest Financial Group, Inc.)
Hd,PersTr,Nb,Est: Jack L. Simpson, SrVP,Tr
PersTr,EmplBen,Est: Thomas K. Tresslar, VP&TO
PersTr,Est,Tx: Betty Schultz, VP&TO
PersTr,CorpTr,Tx: Mary R. Millage, TO
PersTr,Farm: William Dieker, VP&FM
PersTr,Est,Nb: Daniel Eaton, VP&TO
EmplBen,TrOps: Karen K. Goble
Farm: Mark Wetzel, FM

MARINE BANK-CHAMPAIGN/URBANA

P.O. Box 3009 61821
217/351-1600
(Trust Office of Marine Bank of Springfield)
Hd: William E. Gleason, Jr., CFP,VP

Charleston

BOATMEN'S NATIONAL BANK OF CHARLESTON

P.O. Box 130 61920
217/345-2101 Tr\$40 Mil
Hd,PersTr,Trlnv: Royce L. Marble, TO
EmplBen: Patricia Chesser, AsstTO
Farm: Ronald Pierce, AsstVP&FM

Chatsworth

CITIZENS BANK

P.O. Box 877 60921
815/635-3134 Tr\$5 Mil
Hd: S. F. Herr, Pres&TO
James E. Rebholz, ExecVP&TO
ComTrF: Priscilla Agner, AsstTO
William J. Krones, AsstTO

Chenao

BANK OF CHENAO

Rt. 24 at 4th St. 61726
815/945-2311 Tr\$2.5 Mil
Hd: Jack Keefer, Pres&TO

Chicago

AETNA BANK

2401 N. Halsted St. 60614
312/935-6000 Tr\$5 Mil
TrOps: Mario Gatanco, AsstTO

AFFILIATED BANK/NORTH SHORE NATIONAL

1737 W. Howard St. 60626
312/338-7600 Tr\$18 Mil
Hd: Denise Lara

AMALGAMATED TRUST & SAVINGS BANK

One W. Monroe St. 60603
312/822-3069 Tr\$250 Mil
Hd: Edward C. Sweigard, VP&TO
TrCoun: Peter R. Monahan, ExecVP&TO
PersTr: Sally Doubet Kine, AsstVP
Trlnv: Michael Karnes, VP&TrlnvO
TrOps: Christopher Ward, AsstVP
LandTr: Brenda Helms Porter, LandTO

AMERICAN NATIONAL BANK & TRUST CO.

33 N. LaSalle St. 60602
312/661-6982 Tr\$11 Bil
Hd: John F. Reuss, ExecVP
PersTr,ComTrF: Alan C. Newman, VP
CorpTr: Richard Y. Guthrie, SrVP
InvMgtGp: John R. Tilton, SrVP
EmplBen: Thomas P. Michaels, VP
TrOps: Charles D. Glendenin, VP
Nb: T. Lawrence Doyle, VP

BANK OF RAVENWOOD

1825 W. Lawrence Ave. 60640
312/989-3207 Tr\$70 Mil
Hd: John R. Griffith, VP&SrTO
PersTr: Loretta A. Lelis, AsstVP
EmplBen: Jackie Knutson
TrOps: Helen Yaunan
Nb: Martin S. Edwards, VP&LandTO

BANK FOR SAVINGS & LOAN ASSOCIATIONS

135 S. LaSalle St., Ste. 1935 60603
312/641-3636
Arnold Rauhen, Chm
BEVERLY TRUST BANK
10312 S. Cicero Ave., Oak Lawn 60453
312/449-7600 Tr\$131 Mil
(Branches in Chicago, Homewood, Matteson & Orland Hills)

Hd,Trlnv,FxComTrF: Ronald F. Stajkowski, Pres
Linda S. Kirby, VP&Mgr
SrlnvMgr,EgTrF: William F. Guth
EmplBen: Andrew P. Mihm, TO
Prob,PersTr: Jeffrey H. Johns, TO
PersTr: Thomas G. Clifford, TO
TrOps: Susan Clarke, TOpO
PersTr,LandTr: Alyne Palikoff, SrTO
LandTr: Patricia A. Ralphson, LandTO

BEVERLY TRUST BANK

1357 W. 103rd St. 60643
312/881-2356
(Branch of Chicago)

Jeffrey H. Johns, TO

BOULEVARD BANK N.A.

400-410 N. Michigan Ave. 60611
312/836-6770 Tr\$650 Mil
Hd: Lee E. Whitcomb, VP&TO
PersTr: Roger L. Clifford, VP
CorpTr,EmplBen: Lawrence E. Hoffman, VP
Trlnv: Ronald E. Heithoff, VP
TrOps: William G. Thompson, TOpO
Agcy: James M. Quinn, VP

CHICAGO CITY BANK & TRUST CO.

815 W. 63rd St. 60621
312/873-8800 Tr\$75 Mil
Hd,Nb: John J. Balko, SrVP&TO
TrAdm,TrOps: John J. Hennigan, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

ILLINOIS (Cont'd)

Chicago (Cont'd)

CHICAGO TITLE & TRUST CO.

111 W. Washington St. 60602
312/630-2319 Tr\$2.2 Bil
Hd: Stuart D. Bilton, ExecVP
PersTr: Charles G. Dalton, SrVP
CorpTr: Charles E. Weisfuss, CTO
TrInv: A. Vincent Agnew, SrVP
ComTr: Hubert A. Adams, VP
EmplBen: Robert K. Krogman, VP
TrOps: Quentin L. Hardisty, VP
Nb: Alan B. Shidler, DirMktg
TDP: Jack Carroll, TO

THE CHICAGO-TOKYO BANK

40 N. Dearborn St. 60602
312/236-1200
Hd: William Bond, AsstVP

COLE TAYLOR BANK/DROVERS

1542 W. 47th St. 60609
312/927-7000 Tr\$240 Mil
Hd,TrOps: Richard A. Black, VP&SrTOpO
PersTr,CorpTr,TrInv,EmplBen,Nb:
John Hommel, VP,SrTO&TrCoun
TDP: Rose Collins, TOpO

COLE TAYLOR BANK/FORD CITY

7601 S. Cicero 60652
312/857-3341 Tr\$60 Mil

Hd: Henry A. Jones, VP&SrTO
PersTr: Michael B. Lahli, AsstVP
LandTr: Sandra T. Russell, TO

COLONIAL BANK & TRUST COMPANY OF CHICAGO

Land Trust Department
5850 W. Belmont Ave. 60634
312/283-3700, Ext. 326

COMMUNITY BANK & TRUST CO. OF EDGEWATER

5340 N. Clark St. 60640
312/769-2100

CONTINENTAL ILLINOIS NATIONAL BANK & TRUST CO. OF CHICAGO

30 N. LaSalle St. 60697
312/828-3538 Tr\$11.8 Bil
Hd,Corp&BkngProd: William H. Miniham, SrVP
EmplBen: James J. Nemecek, Jr., SrVP
CorpTr: Marvin J. Kruger, VP
InstlInv: Anthony Pertile, VP
TrOps: John M. Busscher, SrVP
Hd,PvtBkng: Roger H. Sherman, SrVP
PersSvcs: Edward D. Higgins, SrVP
PersAdm: Thomas A. Dean, VP
InvMgt,BusDev: Raymond O. Wicklander, Jr., VP

COSMOPOLITAN NATIONAL BANK

801 N. Clark St. 60610
312/664-5200 Tr\$11 Mil
Hd: Alex M. Vercillo, Pres
Rose Trulis, TO

DEVON BANK

6445 N. Western Ave. 60645
312/465-2500 Tr\$7.5 Mil
Hd: Peter A. May, TO

DREXEL TRUST COMPANY OF THE MIDWEST

1 S. Wacker Dr., 14th Fl. 60606
312/977-4570 Tr\$25 Mil
Hd: Brian McGirl, Pres&TO
PersTr: Patrick Savage, VP
TrInv: Victor Chigas, SrVP
EmplBen: Marvin C. Johnson, VP

EXCHANGE NATIONAL BANK OF CHICAGO

LaSalle and Monroe 60603
312/781-8051 Tr\$250 Mil
Hd: Gregory R. Beard, SrVP&TrDeptMgr
TrAdm: Frank Saporito, VP
TrOps: Beth Prohaska, VP
Nb: Scott Jacobson, VP

FIRST NATIONAL BANK OF CHICAGO

3 First National Plaza 60670
Tr\$16.0 Bil
INDIVIDUAL SERVICES (Chicago):
PersInv: William J. Hagenah, SrVP

INSTITUTIONAL SERVICES (Chicago, London, Tokyo,
Atlanta, Dallas, Scottsdale, New York):
First Chicago Investment Advisors:
Gary P. Brinson, Pres
CorpTrSvcs: Edward L. McCartney, VP
EmplBen,Tr&InstlCust: Marcia L. Wallace, VP

GARFIELD RIDGE TRUST & SAVINGS BANK

(Land Trust Only)
6353 W. 55th St. 60638
312/581-1000
Hd: Linda J. Mazzucchelli, AsstVP&TO
Julie Chaplick, LandTO
Marc J. Holland, ExecVP&TO
Joseph P. Valenti, Pres

HARRIS TRUST & SAVINGS BANK

111 W. Monroe St. 60609
312/461-2121 Tr\$13.2 Bil
Hd: Richard C. Caldwell, ExecVP
PERSONAL TRUST
Hd: Joan M. Baratta, SrVP
Nb: Susan E. Davis, VP

INSTITUTIONAL INVESTMENT

Hd: John C. Kirscher, SrVP
Nb: Robert E. Vanden Bosch, SrVP

MASTER TRUST

Hd: Jon S. Brightman, SrVP
EmpTrNb: Bryan K. Garlock, VP
MasterTrNb: Richard Deeter
Walter J. Kowalczyk, VP

CORPORATE TRUST

Hd: Victor M. Woldridge, SrVP
Band: Jarvis Spreng, VP
Stock: Robert J. Vondrasek, VP
Nb: Anthony Mickiewicz, VP

TRUST OPERATIONS

Hd: Nancy B. Wolcott, SrVP
HERITAGE-PULLMAN BANK & TRUST CO.

1000 E. 111th St. 60628
312/785-1000 Tr\$235 Mil
Hd,TrInv: Christopher P. Joyce, VP&TO
PersTr: Mary E. Pepera, VP,TO&AsstMgr
Helen M. Archacki, TO
Prob,LandTr: Malcolm Campbell, TO
EmplBen: Robert J. Ferrari, VP&TO
Karen Iseminger, TO
Nb: Mary L. Roemer, AsstSec

HYDE PARK BANK & TRUST CO.

1525 E. 53rd St. 60615
312/752-4600
Hd: Edward Maci, SrVP&HdCsh
ILLINOIS STATE BANK OF CHICAGO
300 S. Michigan Ave. 60604
312/939-3900
Hd: Robert L. Woods, Pres

JEFFERSON STATE BANK

5301 W. Lawrence Ave. 60630
312/777-4433
Hd: Penelope Jackson

ABN LASALLE

LA SALLE NATIONAL BANK

135 LaSalle St. 60690
312/443-2000 Tr\$1.5 Bil
Hd: Jack A. Gallas, ExecVP
PersTr: John P. Crean, VP
CorpTr: Roland K. Weber, SrVP
ComTrF,TrInv: Bentley M. Myer, VP
EmplBen: James F. Sullivan, SrVP
TrOps: Wallace L. Bruhnke, VP
Nb,PersTr: Peter R. Frye, VP

LAKE SHORE NATIONAL BANK

605 N. Michigan Ave. 60611
312/787-1900 Tr\$750 Mil
Hd: John M. Rammel, SrVP&TO
TrAdm: E. O. Nertewitz, VP
R. M. Skowronski, VP
M. A. Patek, TO
TrInv: Michael B. Westberg, SrVP&IO
K. A. Zubeck, VP
R. K. Brodie, IO

LAKE VIEW TRUST & SAVINGS BANK

3201 N. Ashland Ave. 60657
312/525-2180 Tr\$120 Mil
Hd,PersTr,TrOps: Raymond W. Kinzie, SrVP,Tr
EmplBen,CorGdnshp: Gordon R. Reinhard,
AsstVP&TO
TrOps,EmplBen: Chloe Arlan, VP&TO
Nb,Prob,LandTr: James E. Polites, Jr., TO
LandTr: Deborah O'Donnell, AdminAsst
Nb: Michael Neyman, NbO

MANUFACTURERS AFFILIATED TRUST COMPANY

4929 W. Lawrence Ave. 60630
312/202-4400
(Branches in Chicago & Cicero)

Hd,PersTr: Gary A. Daugherty, VP&TO
CorpTr,EmplBen: Anne M. Corsley, TO
TrInv,ComTrF: Clinton Schloop, SrVP
TrOps,TDP: Larry Scinto, TOpO
Nb: James P. Sullivan, VP&SrTO

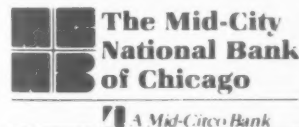
MANUFACTURERS AFFILIATED TRUST COMPANY

1737 W. Howard St. 60626
312/338-7600
(Branch of Chicago)

PersTr: Denise Lara
LandTr: Bretton Crimmons

MICHIGAN AVENUE NATIONAL BANK

30 N. Michigan Ave. 60602
312/641-1000 Tr\$92 Mil
Hd,Nb,TrInv,EBTr: Ralph Muentzer, VP&TO
PersTr,EmplBen: Donald R. Bonistalli, AsstVP&TO
LandTr: Nancy Rodighiera, TO



THE MID-CITY NATIONAL BANK OF CHICAGO

801 W. Madison St. 60607
312/421-7600 Tr\$95 Mil
(Trust Offices in Elmhurst & Morton Grove)
Hd,Nb: William A. Thuma, Jr., VP&TO
PersTr: M. E. Cheney, AsstTO
TrInv: Walter J. Koehler, VP
EmplBen: Mary Thomas, TO
TrOps: Andrew S. Zdunek, AsstVP&TO

MOUNT GREENWOOD BANK

(Land Trust Only)
3052 W. 111th St. 60655
312/445-4500

Barbara Ralson, TO

NBD CHICAGO BANK

307 N. Michigan Ave. 60601
312/266-3000
(Trust Office of NBD Trust Company of Illinois)

NORTHERN TRUST BANK/O'HARE,N.A.

8501 W. Higgins Rd. 60631
312/693-5555
Hd: Thomas Leigh, TO

NORTHERN TRUST CO.

50 S. LaSalle St. 60675
312/630-6000 Tr\$27.1 Bil
Hd: Robert F. Reusche, VChm
DptyHd,PersFinSvcs: Van R. Gathany, ExecVP
TrInv&ComTrF: William F. Bahl, SrVP
InterstateSubsidiaries: Barry G. Hastings, ExecVP
CorpFinSvcs: Jeffrey H. Wessel, ExecVP
TrOps: James J. Mitchell, ExecVP
WholesaleSvcs: Corinne E. McClintic, VP

NORTHWEST NATIONAL BANK

3985 Milwaukee Ave. 60641
312/777-7700 Tr\$100 Mil
Hd,Nb: Edward J. Lucas, VP&TO
PersTr,TrOps: Keith C. Erickson, VP&TO
PersTr: Waltraud Klein, TO
LandTr: Andrew H. Dobzyn
Nb: Michael Rosenberg
EmplBen: Laura Hedman

PIONEER BANK & TRUST CO.

4000 W. North Ave. 60639
 312/772-8600 Tr\$125 Mil
 Hd: Robert Berry, SrVP
 Barbara Clevenger, VP&AsstSec
 Phyllis M. Kutta, VP&AsstSec
 Phyllis Robinson, VP&TO
 June M. Alter, TO&AsstSec
 Martha E. McHugh, TO&AsstSec
 LandTr: Daniel Wlodek

SOUTH CHICAGO SAVINGS BANK

9200 Commercial Ave. 60617
 312/768-1400 Tr\$5 Mil
 Vincent Lipetzky, Pres

STEEL CITY NATIONAL BANK OF CHICAGO

3030 E. 92nd St. 60617
 312/768-1900
 Hd: Marilynn J. Divine
 LandTr: Pamela Cernetic, AsstTO

UNIBANCTRUST COMPANY

Sears Tower 60606
 312/876-4400 Tr\$600 Mil
 Hd: George W. Vander Vennet, ExecVP
 PersTr, TrOps, TDP: James A. Harris, SrVP
 CorpTr: John Schmeltzer, CTO
 EmpBen: William Hart, TO
 TrInv: Daryl Waszok, VP
 TrOps: Kenneth Franke
 Nb: Deborah L. Brown, VP

Chicago Heights**CHICAGO HEIGHTS NATIONAL BANK**

1030 Dixie Hwy. 60411
 312/754-2500 Tr\$3.5 Mil
 Hd: Tassie Kouchis, AsstTO

FIRST NATIONAL BANK IN CHICAGO HEIGHTS

P.O. Box 550 60411
 312/754-3100 Tr\$16 Mil
 Hd: Patrick H. Spinn, AsstVP&TO
 TrOps: Donna Willwerscheid, AsstTO

Chrisman**FIRST NATIONAL BANK**

P.O. Box 308 61924
 217/269-2307
 Hd: Roger Chandler, VP

STATE BANK OF CHRISMAN

P.O. Box 476 61924
 217/269-2339
 Hd, PersTr, CorpTr: Mrs. Zelma Garver,
 VP, Csh&TO
 Ronald L. Bailey, Pres&TO

Cicero**FIRST NATIONAL BANK OF CICERO**

6800 W. Cermak Rd. 60650
 312/780-4930 Tr\$75 Mil
 Hd: Frank Daly, SrVP
 TrOps: David J. Spiewak, SrVP

MANUFACTURERS AFFILIATED TRUST COMPANY

5801 W. Cermak Rd. 60650
 312/656-2000
 (Branch of Chicago)
 PersTr: Joanne Powell, TO
 EB: Kim Kubowicz, TO
 LandTr: Carol Weber, 2ndVP&TO

Clinton**FIRST NATIONAL BANK AND TRUST COMPANY OF CLINTON**

P.O. Box 191 61727
 217/935-2148 Tr\$2 Mil
 Hd: J. Michael Killian, Pres&TO
 PersTr: Sharon L. Gee, VP&AsstTO

THE JOHN WARNER BANK

P.O. Box 679 61727
 217/935-3144 Tr\$25 Mil
 Hd, TrInv, TrOps, Nb: Gail L. Nunnery, TO
 Adm: Richard Howell, FM&AsstTO
 TDP: Marcia L. Millman
 AsstTrInv: Terry V. Ijams, Pres&AsstTO

Collinsville**FIRST NATIONAL BANK**

201 E. Main St. 62234
 618/344-4000 Tr\$12 Mil
 (Subsidiary of United Missouri Bancshares, Inc.)
 Hd: Jeffrey C. Slater, VP&TO

Columbia**FIRST BANK OF COLUMBIA, N.A.**

P.O. Box 209 62236-0209
 618/281-4102
 Hd: David A. Asselmeier, Pres&TO
 Kenneth G. Haller, VP&TO

MAGNA BANK OF COLUMBIA

102 N. Main St. 62236
 618/281-5171 Tr\$2 Mil
 Hd: David A. Vogt, Pres&TO
 R. Kent Fischer, VP&TO

Crystal Lake**FIRST NATIONAL BANK OF CRYSTAL LAKE**

(Land Trusts Only)
 265 Virginia St. 60014
 815/459-4600
 Edward D. Egelston, VP

HOME STATE BANK

40 Grant St. 60014
 815/459-2000 Tr\$25 Mil
 Hd: James J. Zambon, SrVP&TO
 O. Irene Cooper, TO

87% of the readers of

TRUSTS · ESTATES

save back issues.

VISIT BOOTH #123 AT THE
 BMA TRUST AND FINANCIAL SERVICES CONFERENCE
 WASHINGTON D.C. SEPTEMBER 25-28.

Why Wright Investors' Service should be your trust department's investment advisor:

Quality The Wright investment philosophy, which reduces risk by limiting investment to the highest quality securities, is ideally suited for the fiduciary responsibility of bank trust departments.

Experience Wright is a large, well established organization which has been serving the investment community since 1960 and which now manages more than \$4 billion of investment assets for institutions and individuals.

Performance The Wright certified record of outstanding investment performance, which

spans more than a quarter century, can become your investment record.

Support Wright provides subordinated investment management services for your trust department clients, unexcelled investment and economic advisory services and a full range of technical, training, marketing and advertising support.

Profitability The Wright program enables participating bank trust departments to compete successfully in today's financial services marketplace by providing superior professional investment services at lower costs.

To find out more about how the Wright Bank Services Program can serve your bank, please contact: Wright Bank Services, Wright Investors' Service, 10 Middle Street, Bridgeport, CT 06604
 Phone: (203) 333-6666

Wright Investors' Service



**Helping Banks
 Provide Quality
 Investment Services
 Since 1967**

ILLINOIS (Cont'd)

Danville

FIRST MIDWEST BANK/DANVILLE

P.O. Box 90 61834

217/431-6200 Tr\$35 Mil

Hd, PersTr, CorpTr, Trlnv: Mark R. Anderson, SrVP&TO

EmplBen, TrOps, Nb: Dennis E. Ehrnwald, VP
TDP: Darcia Pilkington, AsstTO

FIRST NATIONAL BANK

One Towne Centre 61832

217/442-3015 Tr\$54 Mil

Hd, Trlnv, Nb: Donald A. McLaughlin, VP&TO
Prob, PersTr: Susan A. Stratman, TO

CorpTr, EmplBen: Karen Ahrens

TrOps, ComTrF: Roberta Mallet

Agri-Business: O. D. Pepple, VP

PALMER-AMERICAN NATIONAL BANK

2 W. Main St. 61832

217/446-6450 Tr\$52 Mil

Hd: James C. Acton, VP&TO

PersTr: Marilyn Warfel, AsstTO

CorpTr, EmplBen, Nb, TrOps: Alan Mullaney, TO

Form: Russ Hiatt, FM

Decatur

CITIZENS NATIONAL BANK OF DECATUR

236 N. Water St. 62525

217/424-2010 Tr\$371 Mil

Hd, EmplBen: James W. Penn, SrVP&SrTO

PersTr: Gary D. Wright, VP&TO

James E. Williams, TO

Trlnv: Peter D. Fitzgerald, VP&TO

Shirley E. Day, TO

TrOps: Samuel L. Allen, TO

Nb: Jeffrey S. Hoppenworth, TO

TrTax: D. Robert Felts

FIRST NATIONAL BANK OF DECATUR

130 N. Water St. 62523

217/424-1111 Tr\$110 Mil

Hd: David C. Jack, SrVP&TO

PersTr: Ritchie G. Barnett, VP&TO

Carol D. Craig

TrOps: Dean Thom, TO

MAGNA TRUST COMPANY

One Millikin Court 62525

217/429-4253

(Trust Office of Belleville)

DECATUR TRUST CENTER

S. Greg Johnson, VP&CtrMgr

Vernon A. Mercier, AsstVP&TO

Karla Carl, TO-Nb

Thomas M. Hafel, TO

Ki Kim, TO

Clark Zedric, TO

Rick G. Emery, AsstVP

DECATUR FARM MANAGEMENT CENTER

Dale E. Aupperle, SrVP&CtrMgr

James E. Adcock, FM

Clark A. Beard, FM

Jim Schaefer, FM

Larry Steinbauer, FM

Debbie VanBehren, OfcMgr

SOY CAPITAL BANK & TRUST CO.

1501 E. Eldorado St. 62525

217/428-7781 Tr\$3 Mil

Hd: E. J. Arseneault, Pres&TO

Frits R. Prank, SrVP&TO

Larry Jackson, VP, Csh&TO

DeKalb

DeKALB BANK

363 E. Lincoln Hwy. 60115

815/758-7451 Tr\$28 Mil

Hd: Peter M. Walters, VP&TO

TrOps: Marilyn Knetsch, AsstTO

FIRST NATIONAL BANK IN DeKALB

141 W. Lincoln Hwy. 60115

815/758-2411 Tr\$35 Mil

Hd: Robert B. Emery, Jr., VP&TO

Barry T. Denny, TO

Patricia LaVigne, TrAdm

Des Plaines

FIRST NATIONAL BANK OF DES PLAINES

701 Lee St. 60016

312/827-4411 Tr/\$100 Mil

Hd, Nb: David A. Raub, SrVP

PersTr: Joan E. Emery-Mincer, VP

Trlnv, ComTrF: Scott D. Limper, TO

EmplBen: Steven Santucci, TO

LandTr: Lourdes Martinez

TrOps, TDP: Harold L. Slotto, TO

EstAdm: Jeffrey H. Johns, TO

Dixon

DIXON NATIONAL BANK

101 W. First St., P.O. Box 309 61021

815/288-2222 Tr\$57 Mil

Hd, Trlnv: Richard E. Lovett, VP&TO

PersTr: Carol Schumacher, AsstTO

CorpTr, Nb: Robert E. Edwards, TO

TDP: Loren Anderson

RE, Form: Richard C. Brantner, AsstTO

ComTrF, TrOps: Connie Bantz

Downers Grove

CITIZENS NATIONAL BANK

5100 Main St. 60515

312/968-4600 Tr\$1.8 Mil

Hd: Shirley Nolan, AsstTO

William Hopkins, TO

DOWNERS GROVE NATIONAL BANK

Curtis & Main Sts. 60515

312/968-6300 Tr\$30 Mil

Hd: John M. Finnegan, VP&TO

TrOps: Anne Dunne, AsstVP&TO

Dundee

FIRST AMERICAN BANK OF KANE COUNTY

(A Wholly Owned Subsidiary of First American Bank Corporation)

218 W. Main St. 60118

312/426-6771 Tr\$85 Mil

(Branches in Elk Grove Village, Joliet, Riverside & Skokie)

Hd, EmplBen, Nb: Wallace J. Wolff, VP&SrTO

PersTr, CorpTr, Trlnv: Robert A. Cross, VP&TO

Nb, PersTr, LandTr, TrOps, TDP:

Jane Nagel, AsstVP&TO

Dwight

BANK OF DWIGHT

P.O. Box 189 60420

815/584-1855

Hd: Frank T. Murphy, Chm

East Moline

STATE BANK AND TRUST

1523 8th St. 61244

309/755-0671 Tr\$15 Mil

Hd: J. A. Grubisich, VP&TO

East Peoria

COMMUNITY BANK OF GREATER PEORIA

Main at Washington St. 61611

309/698-2400 Tr\$12 Mil

Hd: Gary E. Schmidt, SrVP&TO

Mrs. Barbara J. Friend, AsstTO

East St. Louis

LANDMARK TRUST CO.

8740 State St. 62203

618/398-7878 Tr\$143 Mil

Robert L. Finder, Jr., Pres&CEO

EmplBen, Plng&Adm:

Thomas J. Neuner, VP

Trlnv: Allen A. Roche, VP

Adm, Ops: Patricia E. Fitzgerald, VP

EstPlng, BusDev: Edward L. Armstrong, VP

Adm, Tax: Norman W. Thompson, TO

Adm: Melinda S. Markham, TO

James C. Law, TO

TrOps: Beverly L. Conreux, TO

EmplBenAdm: Catherine M. Jarvis, TO

Edwardsville

THE BANK OF EDWARDSVILLE

330 W. Vandalia St. 62025

618/656-0057, Ext. 403 Tr\$50 Mil

Hd, Trlnv: Richard B. Sommer, VP&TO

PersTr, EmplBen: Richard Knebel, TO

TrOps: Barbara Chandler, TopO

TDP: Connie Schwab

MARK TWAIN EDWARDSVILLE BANK

Main & St. Louis Sts. 62025

618/656-4316

Dennis M. Terry, ExecVP

Joann M. Barton, TO

Effingham

EFFINGHAM STATE BANK

P.O. Box 767 62401

217/342-2141 Tr\$13.7 Mil

Hd, EmplBen, Nb: Robert L. Vanderkolk, VP&TO

TrOps, TDP: Vicki Mechling

THE FIRST NATIONAL BANK OF EFFINGHAM

200 N. Third St., P.O. Box 507 62401

217/347-7744 Tr\$2.5 Mil

Hd: Jeff Staser, TO

El Paso

WOODFORD COUNTY BANK

P.O. Box 55 61738

309/527-4400 Tr\$1.8 Mil

Hd: George E. Drake, Pres&TO

TrOps, Nb: Allen Drake, VP&AsstTO

Dean Hastings, AsstVP&TO

Erman E. Schairer, SrVP&FM

Elburn

KANE COUNTY BANK & TRUST CO.

P.O. Box K 60119

312/365-6406 Tr\$12.1 Mil

Hd: Janice Docherty, TO

PersTr: Dean Capes, Pres&TO

Trlnv: P. Sean Michels, AsstTO

Elgin

AMERICAN NATIONAL BANK OF ELGIN

24 E. Chicago St. 60120

312/742-8200 Tr\$10 Mil

Hd: Steven Fenton

THE FIRST NATIONAL BANK OF ELGIN

6 Fountain Square Plaza 60120

312/697-1100 Tr\$113 Mil

Hd, Nb: Richard O. Weisman, VP&TO

PersTr: Kathleen A. Lamonica, TO

Trlnv, ComTrF, EmplBen: William J. Palmer,

TrlnvO

TrOps: Shirley Bowers

85% of the readers of

TRUSTS • ESTATES

are involved in personal trusts.

Elk Grove Village

FIRST AMERICAN BANK

700 Busse Rd. 60007
312/228-9300 Tr\$85 Mil
(Branch of Dundee)

Wallace J. Wolff, VP&SrTO
Jane Nagel, AsstVP&TO
I. A. Backstrom

NBD ELK GROVE BANK

Arlington Heights & Higgins Rds. 60007
312/439-1666
(Trust Office of NBD Trust Company of Illinois)

Elmhurst

BANK OF ELMHURST

990 N. York Rd. 60126
312/833-9700
(Trust Office of The Midcity National Bank of Chicago)

Hd: William A. Thuma, Jr., VP&TO
John T. Sheahan, AsstVP&TO

ILLINOIS REGIONAL BANK, N.A., ELMHURST

P.O. Box 26 60126
312/941-5200 Tr\$265 Mil
(Branch in St. Charles)

Hd, CorpTr, EmplBen:
Edward J. Vertovec, Jr., VP&TO
PersTr: George T. Necas, VP&TO
Trlnv: Jeffrey C. Scheiner, AsstVP&TO
Maureen P. Hale, TO
Walter Tizura, TO

Nb: John M. Banosek, VP
LandTr: Nancy Cavallara
Nb: Debra A. Woolley, TO

YORK STATE BANK & TRUST CO.

P.O. Box 807 60126
312/833-2200 Tr\$15 Mil
Hd: Ronald L. Jansen, TO
TrOps: Rebecca Schroeder

Elmwood Park

MIDWEST BANK & TRUST CO.

1606 N. Harlem Ave. 60635
312/456-4700 Tr\$2 Mil
Hd: Barbara D. Love, VP&TO
TrOps, TDP: Angela M. McClain, AsstTO

Evanston

FIRST ILLINOIS BANK OF EVANSTON, N.A.

800 Davis St. 60204
312/866-5510 Tr\$283 Mil
Hd: Bruce N. Duff, ExecVP&TO
PersTr, CorpTr, EmplBen: Charles N. Goodnow, VP&TO
Trlnv, ComTrF: John Jenkins, SrTO
TrOps: Bonnie Brown, TPO



NBD TRUST COMPANY OF ILLINOIS

Executive and Trust Offices
1603 Orrington Ave. 60204
312/491-6500 Tr\$800 Mil
(Trust Offices in Arlington Heights, Highland Park, Northfield, Park Ridge, Skokie & Wheaton)
John W. Taylor, III, Chmn&D
Charles D. Bornarth, Pres
TrMgr: C. David Howell, VP&TO
Trlnv: William R. Pitzele, SrVP&TO
TrOps/Tax, ComTrF: Wendy J. Hayes, VP&TO
EmplBen: Arthur J. Pedgrift, VP&TO
LandTr: Anita D. Kraus, VP&TO

Evergreen Park

FIRST NATIONAL BANK

3101 W. 95th St. 60642
312/422-6700 Tr\$100 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Franklin Sellers, TO
Gregory Siss, TO
Darlene Donahue, AsstTO
Robert Mayo, AsstTO
Anne Maylan, LandTrAdm

STANDARD BANK & TRUST CO.

2400 W. 95th St. 60642
312/239-6700 Tr\$40 Mil
Hd: Dennis Radek, VP&SrTO
James McKenzie, AsstVP
Linda Sobiski, AsstSec

Fairbury

NATIONAL BANK OF FAIRBURY

P.O. Box 124 61739
815/492-2369 Tr\$16.8 Mil
Hd, Trlnv, Nb: J. W. Gerber, Jr., Pres&TO
PersTr, CorpTr, EmplBen, TrOps:
W. J. Olson, SrVP&TO

Fairfield

THE FAIRFIELD NATIONAL BANK

E. Delaware & Third Sts. 62837
618/842-2107 Tr\$8 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY

P.O. Drawer 369 62837
618/842-2167 Tr/o\$3 Mil
Hd: Michael J. Molt, TO

Fairview Heights

LANDMARK TRUST COMPANY

10950 Lincoln Trail, Ste. 220
P.O. Box 1987 62208
618/398-7878 Tr\$143 Mil
Robert L. Finder, Jr., Pres&CEO
EmplBen, Png&Adm:
Thomas J. Neuner, VP
Trlnv: Allen A. Roche, VP
Adm, Ops: Patricia E. Fitzgerald, VP
EstPng, BusDev: Edward L. Armstrong, VP
Adm, Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
James C. Law, TO
TrOps: Beverly L. Conreux, TO
EmplBenAdm: Catherine M. Jarvis, TO

Farmer City

FARMER CITY STATE BANK

P.O. Box 200 61842
309/928-2161 Tr\$10 Mil
Hd: Dick Maxwell, SrVP&TO

Farmersville

THE BANK AND TRUST COMPANY

208 S. Cleveland 62533
217/227-3291 Tr/o\$16 Mil
(Branch of Litchfield)
Hd: Joann H. Anderson, VP&TO
Arnold R. Birkenkamp, Pres&AsstTO
Charles Bierbaum, AsstTO
Sandra K. Rosenthal, AsstTO
FM: Frank Whitlock, VP

Flanagan

FLANAGAN STATE BANK

124 S. Main 61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Weltstein, VP

Flora

FIRST NATIONAL BANK

P.O. Box 10 62839
618/662-2155 Tr/o\$5 Mil
Hd, PersTr, CorpTr, Trlnv, TrOps: Roy F. Stine, TO
PersTr, EmplBen, Nb: Herbert Tackitt, AsstTO

Freeport

PREMIER TRUST SERVICES INC.

110 W. Main St., P.O. Box 660 61032
815/233-3620 Tr\$170 Mil
Hd: Kenneth A. Urban, Pres
PersTr: Jill C. Kretz, VP
TrOps, Nb: William H. Guymori, VP
EmplBen: Paul W. Lindvall, VP
TrOps: Louise F. Gorsch, AsstTO
Nb: Gerald L. Peterson, AsstVP

STATE BANK OF FREEPORT

P.O. Box 30 61032
815/235-5151 Tr\$85 Mil
Hd: Thomas R. Schulz, SrVP&TO
PersTr: Stephen R. Kroeger, AsstVP&TO
Trlnv: Mark T. Frederick, AsstVP&TrlnvTO

Galena

GALENA STATE BANK & TRUST CO.

216 S. Commerce St. 61036
815/777-0663 Tr\$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wiene, AsstTO

Galesburg

FARMERS & MECHANICS BANK

21 E. Main St. 61401
309/343-7141 Tr\$16 Mil
Hd: Alfred J. Kolam, VP&TO
Lori Hedden, TrSec
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.

200 E. Main St. 61401
309/342-4112 Tr\$78 Mil
Hd, CorpTr, EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
Farm: Raymond Kreig, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK

P.O. Box 89 61254
309/944-5601 Tr\$23 Mil
Hd: Gary W. Joyner, TO
Mark Leach, AsstTO

Geneva

FIRST NATIONAL BANK OF GENEVA

21 N. Third St. 60134
312/232-6700 Tr\$51 Mil
Hd: Donna Ondris, VP&TO
Trlnv: Gordon Bajema
EmplBen: Lawrence D. Davis, AsstTO
LandTr: Sally J. Gossman, LandTO

STATE BANK OF GENEVA

P.O. Box 108 60134
312/232-3230 Tr\$13.5 Mil
Hd: Gary L. Moline, VP&TO
TrOps, LandTr: Shirley L. Moline

Germantown

GERMANTOWN TRUST & SAVINGS BANK

601 Main St., P.O. Box 246 62245
618/523-4202 Tr\$2 Mil
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

ILLINOIS (Cont'd)

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-4206 Tr/\$1 Mil
Hd: George Cline, Pres

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr/\$5 Mil
Lillian M. Keupper, ExecVP, Csh&T
Harley G. Davis, VP&AsstTO
Rose Marie Tebbe, AsstVP&AsstTO

Girard

STATE BANK OF GIRARD
202 W. Center St. 62640
217/627-2112
Hd: Larry J. Tucker, Pres

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr/\$26 Mil
Hd, PersTr: Richard F. Condon, TO
TrOps: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr/\$61 Mil
Hd, PersTr, CorpTr, TrInv, Nb:
Kenneth H. Cooke, VP&TO
PersTr, Est: Myra Wilson, AsstVP&TO
LandTr: Alice Hansen, AsstTO
TrOps: TDP: Karen Shaddock-Young

Granite City

CENTRAL BANK - GRANITE CITY
1909 Edison Ave. 62040
618/451-6445 Tr/\$30 Mil
Hd: R. J. Hildebrand, VP&TO
Michael P. Thornton, AsstVP&TO
MAGNA TRUST CO.
20th & Edison Ave. 62040
618/451-5421
(Branch of Belleville)
Hd: John H. Tallgren, VP&TO

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr/\$10 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr/\$3 Mil
Hd: Maurice Elder, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171 Tr/\$1 Mil
Hd: Robert A. Narmont

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr/\$3.5 Mil
Hd: Frank R. Joy, SrVP&TO
David E. Hensley, VP&TO
FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr/\$2 Mil
Hd: William E. Chappel, Pres&TO
TrOps: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr/\$1 Mil
Hd, PersTr, TrInv, Nb: Bob McNamara, TO
CorpTr, TrOps, Nb: Laurie Kinsella, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr/\$1 Mil
Hd: P. R. Willey, Chm&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Rd. 60103
312/837-2700
John J. Hayes, Jr., Pres

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr/\$1.5 Mil
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, VP&AsstTO
Mel Hinterlong, ExecVP&AsstTO
HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr/\$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
(Land Trusts Only)
4800 N. Harlem Ave. 60656
312/867-6600 Tr/\$15 Mil
Rosanne M. Dupass, AsstVP&TO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr/\$15 Mil
Hd: Linda M. Butler, VP&TO
Elizabeth A. Sinnack, AsstTO
STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr/\$2 Mil
Hd: James Frazee, TO
Darrel Hilt, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr/\$17.1 Mil
Hd: Ed Goodwin, ExecVP&TO
Michael Payne, AsstTO

Hickory Hills

STANDARD BANK AND TRUST CO. OF HICKORY HILLS
7800 W. 95th St. 60457
312/598-7400 Tr/\$13 Mil
Hd: Bridgette Scanlon, AsstVP&TO
TrOps: James Martin, Jr., Mgr

Highland

EAGLE BANK
1223 Broadway 62249
618/654-4511 Tr/\$33 Mil
Hd: Fred M. Schneider, TO
Joan L. Deuser, AsstTO
FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr/\$16 Mil
Hd: Mildred Weidner, VP&SrTO

Highland Park

NBD TRUST COMPANY OF ILLINOIS
513 Central Ave. 60035
312/432-1800
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Katharine E. Blumenthal, VP&TO

Hinsdale

FIRST ILLINOIS BANK OF LA GRANGE
5 N. Lincoln 60521
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, ExecVP&SrTO
Penny Berger, AsstVP

Homewood

BEVERLY TRUST COMPANY
175th & Halsted St. 60430
312/957-2288
(Branch of Chicago)
COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: Patricia A. Brackman, VP/COO
Cynthia K. Tibstra, AsstVP&TO
Susan E. Lowman, TrAdm

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/\$3 Mil
Hd: Byron Hedgecock, Pres
TrOps: Barbara Fraley, AsstTO
WELLINGTON STATE BANK
Routes 1 & 9 60942
217/283-9723
(Branch of Wellington)
Hd: W. Thomas Roberts, VP&AsstTO

Itasca

ITASCA BANK & TRUST
308 W. Irving Park Rd. 60143
312/773-0350 Tr/\$16 Mil
Hd: Jules V. Meyering, TrCoun

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr/\$95 Mil
Hd, PersTr, CorpTr, EmplBen, Nb:
C. Matthew A. Smith, VP&TO
TrInv: Charles D. Ransdell, VP
Farm: Allan Worrell, FM
Will Taylor, FM
TDP, TrOps: Betty Rothdeutsch, AsstTO

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

THE FARMERS STATE BANK & TRUST CO.

200 W. State St. 62651
 217/245-5131 Tr\$42 Mil
 Hd: Robert E. Linde, VP&TO
 Farm: James A. Middendorf, FM&AsstTO
 TrInv: Richard R. Hudson, TO
 TrOps: Terri R. Hall, AsstTO

Jerseyville**THE STATE BANK OF JERSEYVILLE**

117 S. State St., P.O. Box 10 62052
 618/498-2151 Tr\$9 Mil
 Hd: Sharon L. Drainer, AsstTO
 EmplBen: Sonja Shaw, AsstCsh

Joliet**FIRST AMERICAN BANK OF WILL COUNTY**

(Formerly Louis Joliet Bank & Trust Co.)
 1812 W. Jefferson St. 60436
 815/725-5111 Tr\$85 Mil
 (Branch of Dundee)

Hd: James Schlag, VP&TO
 William A. Reiss, Pres&TO
 Wallace J. Wolff, VP&SrTO
 Joseph A. Barrett, TO

FIRST MIDWEST BANK/ILLINOIS

(Formerly Union National Bank & Trust Co. of
 Joliet and National Bank of Joliet)

50 W. Jefferson St. 60431
 815/727-1306 Tr\$223 Mil
 (Branch in Morris)

CLIENT SERVICE & SALES GROUP
 Mgr: Terry G. Beaudry, VP&TO

COMMERCIAL
 Robert E. Kuzma, TO

CONSUMER
 Ronald J. Erjavec, VP&TO
 John Kramer, AsstVP&TO

Karyn A. Rodriguez, TO

LAND TRUST
 Judith M. Holmes, TO

TRUST OPERATIONS GROUP
 Mgr: Nancy J. Schaefer, TO

INVESTMENT MANAGEMENT GROUP
 Mgr: Paul E. Gantzer

W. Ray Dixon
 Rhonda Bowker

FIRST NATIONAL BANK

78 N. Chicago St. 60431
 815/726-4371 Tr\$85 Mil
 Hd: Wayne Huffman, VP&TO
 Jeri Madison, TO
 Mary Ann Tondini, TO

Jonesboro**FIRST NATIONAL BANK**

Public Square 62952
 618/833-4546 Tr/o\$2 Mil
 Hd: Tizah M. Tweedy

Kankakee**FIRST OF AMERICA TRUST COMPANY**

189 E. Court St. 60901
 815/937-3687 Tr\$70 Mil
 (Trust Offices in Bannockburn, Belvidere, Ottawa
 & Rockford)

Hd: Richard Berg, SrVP&SrTO
 EmplBen: Robert F. Moffatt, AsstVP&TO
 PersTr: D. C. Mitchell, TO
 Land Trusts: Carol Harrison, Adm

FIRST BANK OF MEADOWVIEW

101 Meadowview Cir., P.O. Box 746 60901
 815/935-7000
 Hd: Ronald R. Cauley, Chm&D

50% of the readers of
TRUSTS & ESTATES
 select computer and
 financial services.

FIRST TRUST & SAVINGS BANK

P.O. Box 112 60901
 815/937-7740 Tr\$91 Mil
 Hd: Mark F. Polzin, SrVP&SrTO
 PersTr: Patrick B. McCullough, VP&TO
 TrOps: Cindy Massey, TopMgr
 TrInv: M. Stevenson, TO
 Nb: Robert Reich, TO
 EmplBen: Michael D. Arrington
 Farm: Steven Wirth, VP
 Billy Treece, SrFM
 John Tammen, FM

Kansas**KANSAS STATE BANK**

P.O. Box 368 61933
 217/948-5191
 Hd: Joseph Schuessler, Pres
 Myrna F. Kirkham, AsstTO

Kempton**KEMPTON STATE BANK & TRUST**

60946
 815/253-6271 Tr/u\$1 Mil
 Ann K. Shapland, ExecVP&TO
 Jodi L. Moritz, Csh&TO

La Grange**FIRST ILLINOIS BANK OF LA GRANGE**

14 S. La Grange Rd. 60525
 312/579-4455 Tr\$200 Mil
 (Trust Office in Hinsdale)

Hd: George H. Starmann, III, ExecVP&SrTO

H. Susan Jones, VP
 John M. Calvert, VP

David F. Giesen, AsstVP
 Patrice B. Grant, TO

Maureen A. Rata, TO
 Patricia A. Painter, TO

Judith Lane, IO
 William K. Lynch, IO

EmplBen: Bruce G. Skedd, AsstVP
 Land Trust: Ruth Reid, TO

FIRST NATIONAL BANK OF LA GRANGE

P.O. Box 69 60525
 312/482-7700 Tr\$30 Mil
 Hd, PersTr, TrInv, TrOps, Nb:
 George F. Metzler, VP&TO
 PersTr, LandTr: Maura Rowley

La Salle**LA SALLE NATIONAL BANK**

105 Marquette St. 61301
 815/223-7300 Tr\$10 Mil
 Hd: F. G. Bichl, Jr., ExecVP&TO

Marjorie Utz, AsstTO
 Charles D. Faletti, TO

LA SALLE STATE BANK

P.O. Box 462 61301
 815/223-8800 Tr\$4.4 Mil
 Hd: D. Lawler, ExecVP&TO
 V. Lannon, AsstTO

Lake Forest**NORTHERN TRUST BANK/LAKE FOREST**

265 E. Deerpath 60045
 312/234-5100 Tr\$250 Mil
 Hd: Ronald E. Mass, SrVP
 TrInv: Peter A. Massa, TrInvO
 TrOps: Melford A. Morris, TOpO
 TrTax: Richard Ferris, 2nd VP
 EmplBen: Gerald Hoffman, TO
 EstAdmin: John M. Hakes, VP
 PersTr: Ronald Eich, 2ndVP
 Laura Olson, 2ndVP
 Elizabeth McCabe, TO
 Mary Ann Hartwick, TO
 LandTr: Ronald L. Kilgus, TO
 Peggy A. Peters, TO
 Nb: Robert Holt, VP

Lansing**AMERICAN NATIONAL BANK OF LANSING**

3115 Ridge Rd. 60438
 312/474-6161 Tr\$11 Mil
 Hd: Jerome M. Gardberg, VP&TO

FIRST NATIONAL BANK

Ridge Rd. at Roy St. 60438
 312/474-1300 Tr\$53.3 Mil
 Hd: Thomas C. Cornwell, SrVP&TO
 PersTr, EmplBen: Carol J. Brandt, AsstTO
 TrOps, TDP: C. R. Peterson
 LandTr: David A. DeYoung

Lawrenceville**FIRST BANK OF LAWRENCE COUNTY, N.A.**

P.O. Box 597 62439
 613/943-3336
 Hd: James Burns, Pres&TO

Lexington**PEOPLES BANK**

P.O. Box 66 61753
 309/365-2911 Tr\$4 Mil
 Hd: James M. Killian, ExecVP&TO
 TrInv: Glenn Kemp, Chm&D
 TrOps: Anita Emberton, AsstTO

Lincoln**MAGNA TRUST COMPANY**

303 S. Kickapoo St. 62656
 217/735-4321
 (Branch of Belleville)

Hd: James H. Orr, Pres
 James E. Walden, VP&CtrMgr
 Stephen Hamer, FM

STATE BANK

508 Broadway 62656
 217/735-5551 Tr\$9 Mil
 Hd: Elton V. Huntington, TC

Litchfield**THE BANK AND TRUST COMPANY**

P.O. Box 386 62056
 217/324-3935 Tr/o\$16 Mil
 (Facilities in Farmersville & Harvel)
 Hd: Joann H. Anderson, VP&TO
 Arnold R. Birkenkamp, Pres&AsstTO
 Charles Bierbaum, AsstTO
 Sandra K. Rosenthal, AsstTO
 FM: Frank Whitlock, VP

Lockport**HERITAGE FIRST NATIONAL BANK OF LOCKPORT**

814 S. State St. 60441
 815/838-2013
 Hd: D. Jean Powell, Pres&TO
 Donna J. Wrablewski, AsstTO

Lombard**COLE TAYLOR BANK/YORKTOWN**

1 Yorktown Cir. 60148
 312/629-3800 Tr\$5 Mil
 Hd: Robert F. Corey, ExecVP
 PersTr, EmplBen: John Hommel, VP&TO
 TrOps: Richard A. Block, VP&SrTOpO
 TDP: Douglas R. Burmeister, AsstVP&TOpO

EDGEMARK BANK

(Land Trusts Only)
 211 W. St. Charles Rd. 60148
 312/627-3100 Tr/u\$1 Mil
 Hd: Robert C. Iorio, Pres&TO

WEST SUBURBAN BANK

701-711 S. Westmore 60148
 312/629-4200 Tr\$30 Mil
 Hd: A. Paul Aleksey, Jr., VP&TO

ILLINOIS (Cont'd)

Lovington

HARDWARE STATE BANK

P.O. Box 107 61937

217/873-4313 Tr/u\$1 Mil

Hd, PersTr, CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP, Csh&TO

Lyons

BANK OF LYONS

8601 W. Ogden Ave. 60534

312/447-5600

Hd: A. V. Loulaousis, TO

Macomb

CITIZENS NATIONAL BANK

127 South Side Square 61455

309/833-4551

Hd, PersTr, Prob, EmplBen, TrInv, Nb, DisBrkg:

Alice Thorman, SrTO

PersTr: Gary Reed, TO

Debby Carson, AsstTO

Farm: C. C. Spencer, VP&FM

Michael J. Kelly, FM

UNION NATIONAL BANK

119 N. Randolph St. 61455

309/833-4111 Tr\$23 Mil

Hd, PersTr, TrInv, EmplBen, TrOps:

Herbert L. Strong, VP&TO

CorpTr, Nb: Karen K. Johnston, AsstTO

Maple Park

FIRST STATE BANK

P.O. Box 218 60151

815/827-3251

Hd: Joe Pruess, Pres&TO

TrOps: David Goodman, AsstVP&AsstTO

Marengo

MARENGO STATE BANK

100 W. Washington 60152

815/568-7236 Tr\$1 Mil

Hd: James Zenk, VP&Csh

Marion

FIRST BANK & TRUST CO.

701 N. Court 62959

618/993-6991

(Branch of Mt. Vernon)

Hd: James H. Wheeler, Jr., VP&TO

Darla Wilks, AsstTO

Marshall

DULANEY NATIONAL BANK

P.O. Box 69 62441

217/826-2392 Tr\$1 Mil

Hd: Dale H. Murphy, Pres&TO

Norma Milton, AsstCsh&AsstTO

FIRST NATIONAL BANK

215 N. Michigan Ave., P.O. Box 188 62441

217/826-6311 Tr\$1 Mil

Hd: Ann Sutton, TO

Martinsville

MARTINSVILLE STATE BANK

P.O. Box D 62442

217/382-4145

Hd: B. R. Calvert, AsstVP

Mascoutah

FIRST NATIONAL BANK

121 E. Main St. 62258

618/566-2333

Hd: Don Schack, Pres&TO

TDP: Muriel Brackmeier, AsstTO

LANDMARK TRUST COMPANY

9 E. Main St. 62258

618/398-7878 Tr\$143 Mil

Robert L. Finder, Pres&CEO

EmplBenPng, Adm: Thomas J. Neuner, VP

TrInv: Allen A. Roche, VP

Admin, Ops: Patricia E. Fitzgerald, VP

EstPng, BusDev: Edward L. Armstrong, VP

Adm, Tax: Norman W. Thompson, TO

Adm: Melinda S. Markham, TO

James C. Law, TO

TrOps: Beverly L. Conreux, TO

EmplBenAdm: Catherine M. Jarvis, TO

Matteson

BEVERLY TRUST COMPANY

4350 W. 211th St. 60443

312/747-0200

(Branch of Chicago)

Hd: Alyne Polikoff, SrTO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON

P.O. Box 685 61938

217/234-6434 Tr\$28.8 Mil

Hd: Malcolm F. O'Neill, VP&TO

Ralph Ingram, AsstTO

TrOps: Debbie Hillgoss, Supv

Farm: Al Volk

AgriSvcs: Brenda Hedrick

FIRST NATIONAL BANK, MATTOON, ILLINOIS

P.O. Box 499 61938

217/234-7454 Tr\$67.6 Mil

Hd: Dan R. Cunningham, SrVP&TO

PersTr: Janet L. Grove, TO

TrInv: Robert D. Carr, TO

TrOps: Dwight E. Morse, TO

Nb: Clark W. Brogan, VP&SrTO

Maywood

MAYWOOD-PROVISO STATE BANK

411 Madison St. 60153

312/345-1100 Tr\$12 Mil

Hd: Nancy K. Kelley, Pres&TO

PersTr: Margaret J. Brennan, VP&TO

Mazon

MAZON STATE BANK

606 Depot St. 60444

815/448-2102

Hd: Robert W. Breisch, TO

TrOps: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK

3510 W. Elm St. 60050

815/385-1040 Tr\$65 Mil

Hd: Philip S. King, VP&SrTO

TrOps: Nancy Majercik

EmplBen: Gerald L. Helt, TO

Melrose Park

MELROSE PARK BANK & TRUST

17th Ave. & Lake St. 60160

312/681-8600 Tr\$28 Mil

Hd, PersTr, CorpTr, TrInv, EmplBen, Nb:

Barbara J. Karg, VP&TO

TrOps, TDP: Elizabeth Cordova

Mendota

FIRST STATE BANK

706 Washington, P.O. Box 250 61342

815/539-6731 Ext. 48 Tr/o\$2 Mil

Hd: Robert Ritter, Pres&TO

TrOps: Brenda Haynes, AsstTO

Tim McConville, AsstTO

Gaylan H. Ehlers, AsstTO

Kenneth G. Kurth, AsstTO

NATIONAL BANK OF MENDOTA

P.O. Box 190 61342

815/539-9346 Tr\$18 Mil

Hd: Verona Whitmore, ExecVP&TO

Dwight G. Heckert, Pres&TO

Linda K. Lauer, AsstTO

Metropolis

THE CITY NATIONAL BANK

423 Ferry St. 62960

618/524-2161

Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK

401 Ferry St., P.O. Box 529 62960

618/524-9316 Tr/u\$2 Mil

Hd: Roy Moorman, Pres&TO

Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK

36 E. Jones St. 60953

815/889-4131 Tr/u\$1 Mil

Hd: Arthur R. Murray, Pres

PersTr, CorpTr, TrInv, EmplBen, Nb:

James Cross, ExecVP

ComTrf, TrOps: Rob Murray, AsstVP

Milstadt

FIRST NATIONAL BANK

3 E. Washington St. 62260

618/476-1351 Tr/u\$2 Mil

Hd: Orville Koerber, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER

206 W. Central Ave. 61759

309/392-2623

Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK

P.O. Box 155 61760

309/432-2552 Tr\$5.8 Mil

Hd: Steven O'Riley, TO

Robert Hakes, AsstTO

Mary Lou Jacek, TrAsst

Moline

FIRST MIDWEST BANK/WESTERN ILLINOIS

506 15th St. 61265

309/797-7600 Tr\$374.3 Mil

Hd, Nb: Gerald W. Saunders, SrVP&Mgr-TrDept

PersTrAdmin: Dennis Norling, VP&Mgr

TrInv, PersTr: Kent G. Farley, VP&TO

PersTr: John D. Martin, VP-TrAdmin

Tom Gayan, TrAdmO

Scott Raes, TrAdmO

Stephen Dembosky, TrAdmO

William Grimes, TrAdmO

Est, PersTr: Judy Bingham, AsstTO

Acct&Tax: Diane Litterst, AsstTO

TrOps: Charles A. Peterson, VP&Mgr

Carol Peterson, AsstVP-TrAdmin

The Directory of Trust Institutions is included in a T&E subscription!

FIRST NATIONAL BANK OF MOLINE

501 15th St. 61265
 309/757-8460 Tr\$94 Mil
 Hd,EmplBen: Jack L. Leiby, VP&TO
 PersTr,CorpTr,TrInv,ComTrF:
 D. C. Van DeWiele, VP&TO
 TrOps: L. D. Dellitt, AsstVP&TO
 Nixola A. Barnes, TO&AsstCsh
 Nb: Cheri Treiber, TrMktgO

Momence**PARISH BANK & TRUST CO.**

P.O. Box 228 60954
 815/272-2676
 Hd: John A. Parish, Pres&TO

Monmouth**NATIONAL BANK OF MONMOUTH**

100 E. Broadway 61462
 309/734-7981 Tr\$21.5 Mil
 Hd: Frederick H. Stanton, TO

Monticello**FIRST STATE BANK**

201 W. Main St. 61856
 217/762-9431 Tr/u\$2 Mil
 John W. Corley, Pres&Chm

NATIONAL BANK OF MONTICELLO

P.O. Box 391 61856
 217/762-2111 Tr\$13 Mil
 Hd,Tr: William E. Max, TO
 Tiana S. Montgomery, TrAsst

Morris**THE FIRST MIDWEST BANK/ILLINOIS**

220 W. Main St. 60450
 815/942-0121
 (Branch of Joliet)
 Karyn A. Rodriguez, TO

GRUNDY COUNTY NATIONAL BANK

201 Liberty St. 60450
 815/942-0130 Tr\$12 Mil
 Hd: Kathleen P. Doran

Morton Grove**FIRST NATIONAL BANK OF MORTON GROVE**

6201 Dempster St. 60053
 312/965-4400
 (Trust Office of The Midcity National Bank Of Chicago)
 Hd: W. A. Thuma, Jr., VP&TO
 K. L. Bergmann, TO

Mt. Carmel**BANK OF MT. CARMEL**

P.O. Box 10 62863
 618/263-3833
 Hd: Gene Guisewite, Pres&TO

SECURITY BANK & TRUST CO.

P.O. Box 193 62863
 618/262-8687 Tr\$24 Mil
 Hd: James P. Dawson, VP&TO
 TDP: Lita Williams, AsstVP
 TrOps: David Crow

Mt. Morris**CITIZENS STATE BANK**

P.O. Box 151 61054
 815/734-4116 Tr\$2 Mil
 Hd: Helen Borneman, TO
 Albert R. Kersten, AsstTO

Mt. Prospect**FIRST NATIONAL BANK OF MT. PROSPECT**

Land Trusts
 P.O. Box 319 60056
 312/392-1600
 Harold R. Pehlke, Pres&TO
 Elizabeth C. Schlover, AsstVP&TO

THE FIRST CHICAGO BANK OF MT. PROSPECT

111 E. Busse Ave. 60056
 312/398-4131
 (Office of First United Trust Company, Oak Park)
 Peter D. Walter, SrVP
 Paul M. Greene, AsstVP
 Nb: William R. Schlinkert, VP

Mt. Vernon**BOATMEN'S BANK OF MT. VERNON**

Main and Ninth Sts. 62864
 618/242-4000 Tr\$18 Mil
 Hd: David Busby, TO
 James B. Kelley, AsstTO

FIRST BANK & TRUST CO.

P.O. Box 1149 62864
 618/242-6521 Tr\$9 Mil
 (Branch in Marion)
 Hd: James H. Wheeler, Jr., VP&TO
 Darla Wilks, AsstTO

Murphysboro**THE CITY NATIONAL BANK**

1301 Walnut St. 62966
 618/684-3191 Tr\$11 Mil
 Branch in Carbondale)
 Hd: Gregory M. Flanigan, TO
 TrOps: Camilla Runge, AsstCsh
 Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO

P.O. Drawer 219 62966
 618/687-1711 Tr\$1 Mil
 Hd: Linda Holmes, TO

Naperville**HARRIS BANK NAPERVILLE**

503 N. Washington St. 60566
 312/420-3546 Tr\$45 Mil
 Hd: Mark E. Rice, VP&TO
 PersTr: Jeffrey Cardwell, TO
 TrInv: Graham Bentz, TO

NAPER BANK, N.A.

P.O. Box 210 60566
 312/983-8800 Tr/o\$75 Mil
 Hd: Edward W. Bozett, SrVP
 David F. Giesen, VP
 Edward E. Galor, TO
 Donna Misner, AsstTO

New Berlin**WARREN-BOYNTON STATE BANK**

P.O. Box 19 62670
 217/488-6091 Tr/u\$1 Mil
 Hd: Robert Pfeffer, Pres&TO

New Lenox**NEW LENOX STATE BANK**

110 W. Maple St. 60451
 815/485-7500 Tr\$3 Mil
 JoAnn Gleason, TO

Newton**FIRST NATIONAL BANK**

P.O. Box 32 62448
 618/783-8411
 Hd: Maurice D. Farmer, Pres&TO
 Delane S. Cleaver, ExecVP&AsstTO

Normal**THE PEOPLES BANK**

210 Broadway 61761
 309/452-1171 Tr\$12.507 Mil
 Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
 Steven Lott, AsstTO&FM
 Barbara Adams, AsstTO

Northbrook**NORTHBROOK TRUST & SAVINGS BANK**

1200 Shermer Rd. 60062
 312/272-2000 Tr/o\$10 Mil
 Hd: Edward J. Lucas, SrTO
 PersTr: Keith C. Erickson, TO
 Nb: Donald W. Bruechert

Northfield**NBD TRUST COMPANY OF ILLINOIS**

400 Central Ave. 60093
 312/441-4000
 (Trust Office of NBD Trust Company of Illinois, Evanston)
 TrMgr: Mary D. White, VP&TO

Oak Brook**OAK BROOK BANK**

2021 Spring Rd. 60522
 312/571-1050 Tr\$30 Mil
 Hd: George Clam, ExecVP

Oak Park**THE FIRST CHICAGO BANK OF OAK PARK**

Village Mall Plaza 60301
 312/383-1000
 (Office of First United Trust Company, Oak Park)
 Thomas S. Palmer, VP
 M. Gail Fitzgerald, VP
 Dennis J. Carrara, TO

FIRST COLONIAL TRUST COMPANY

104 N. Oak Park Ave. 60301
 312/383-2299 Tr\$240 Mil
 Hd: Frank J. Roth, Pres
 Robert R. Lopardo, SrVP
 Gary R. Bennett, 1stVP/Opers&Treas
 Donald Bonistalli, 1stVP
 William E. Tierney, 1stVP

FIRST UNITED TRUST COMPANY

Village Mall Plaza 60301
 312/524-3500 Tr\$330 Mil
 (Offices in The First Chicago Bank of Mount Prospect, The First Chicago Bank of Oak Park & The First Chicago Bank of Fox Valley, St. Charles)
 Hd,Nb: Thomas S. Palmer, Pres&CEO
 Adm: M. Gail Fitzgerald, SrVP
 TrInv,ComTrF: Frederick L. Hennings, SrVP
 TrOps: Patricia C. Jepsen, AsstVP

SUBURBAN TRUST & SAVINGS BANK

840 S. Oak Park Ave. 60304
 312/848-6700 Tr\$25 Mil
 Hd: Christopher P. Joyce, SrVP&TO
 PersTr,TrOps: Ramona Zavattaro, AsstVP&TO
 LandTr: Rae Matthieu, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

ILLINOIS (Cont'd)

Oakbrook Terrace

CONTINENTAL BANK OF OAKBROOK TERRACE
17 W. 695 Roosevelt Rd. 60181
312/495-3100

O'Fallon

FIRST BANK & TRUST COMPANY OF O'FALLON
200 S. Lincoln Ave. 62269
618/632-3664 Tr\$2.7 Mil
Hd: John Rohleder, ChmBd&AsstTO
TrComm: Donna Kloustermeyer, AsstVP&TO
Doug Ustler
Ernie Chappell
Les Barkman
Don Fitzgerald
Ann Goodin

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr\$2 Mil
Hd: Carolyn J. Sadler, SrVP&TO
TDP: Sharon K. Stevens, VP&Csh

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr\$2 Mil
Hd, PersTr, CorpTr: Robert Weber, Pres
OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr\$6 Mil
Hd, TrInv: Lawrence J. Weber, Sr., Pres&TO
TrOperators: Sandra Purdy, TO

Orland Hills

BEVERLY TRUST COMPANY
8811 W. 159th St. 60477
312/403-6407
(Branch of Chicago)
Thomas G. Clifford, TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41 & 66 Tr\$20 Mil
Hd: Donald J. Harris, VP&TO
David Turk
Mary Anderson, AdmAsst
Janice Staller, AdmAsst

Palatine

FIRST BANK & TRUST CO. OF ILLINOIS
300 E. Northwest Hwy. 60067
312/358-6262 Tr\$25 Mil
Hd, TrInv, Nb: Robert G. Hershenhorn, Chm&TO
PersTr, CorpTr, LandTr, TrOperators:
Gloria Rackow, AsstTO
PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr\$25 Mil
Hd: Daniel L. Curry, SrVP&TO

Palestine

FARMERS STATE BANK
P.O. Box 118 62451
618/586-5201 Tr\$1.5 Mil
Hd: Owen M. Landrih, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 S. Harlem Ave. 60463
312/448-9100 Tr\$10 Mil
Hd, Nb, TrInv: Jeffrey C. Scheiner, VP&TO
PersTr, EmplBen: Joseph D. Marszalek,
AsstVP&TO
TrOperators: Helen Pappas, TrMgr
LandTr: Barbara A. Danaher, TrMgr

Paris

CITIZENS NATIONAL BANK
110-114 W. Court St. 61944
217/465-7641 Tr/o\$35 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr, TrInv, TrOperators: Joseph L. McDaniel, SrTO
TrOperators: Gayla McDaniel, AsstTO
EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

NBD TRUST COMPANY OF ILLINOIS
One S. Northwest Hwy. 60068
312/399-4100
(Trust Office of NBD Trust Company of Illinois,
Evanston)
TrMgr: Arthur J. Pedgrift, VP&TO
**FIRST STATE BANK & TRUST CO. OF PARK
RIDGE**
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
LandTr, TrOperators, Nb: Tom Olen, AsstCsh&AsstTO
Eugene Bensinger, VP&AsstTO
Geraldine Cooper, VP&AsstTO
Carolyn Sime, AsstVP&AsstTO

Pekin

AMCORE BANK N.A. PEKIN
111 N. 6th St. 61554
309/347-7781 Tr\$14 Mil
Hd: Alice M. Hudson, VP&TO
HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr\$65 Mil
Hd: C. M. Bailey, VP&TO
PersTr: Ernest Miller, TrAdm
TrOperators: Delores Eagleson, TrAdm

Peoria

COMMERCIAL NATIONAL BANK OF PECRIA
301 S.W. Adams St. 61631
309/655-5590 Tr\$800 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
David H. Welch, VP
CorpTr: Debra E. Bowers
Prob: William E. Smith, AsstVP
TrInv: L. Edward Knox, AsstVP
ComTr: Ellen L. Dingleline, VP
EmplBen: Howard P. Gallatin, VP
BusDev, Nb: Patti A. Abel, TBD
TrOperators: Anna M. Reliford
FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr\$232 Mil
Hd: David J. Zimmer, VP&SrTO
PersTr: Richard A. Ballor, AsstVP&SrTO
TrInv, ComTr: Thomas Schuneman, TrInvO
EmplBen: Bernard R. Filzen, AsstVP
TrOperators: Sherry Wolfe

JEFFERSON TRUST & SAVINGS

124 S.W. Adams St. 61649
309/672-6174 Tr\$280 Mil
Hd: Dale L. Sielaff, SrVP&SrTO
PersTr: Linda L. Rhoads, VP
Prob: Margaret A. Mistic, AsstVP&TO
TrInv: Stephen C. Johnson, VP&TrInvO
Taxes: JoAnn Harlan, TrAdm
EmplBen: Mary Ellen Muller, AsstTO
TrOperators: Betty L. Meyers, AsstVP&TO
Nb: Richard E. Firebaugh, VP
William D. Kraft, VP

SOUTH SIDE TRUST & SAVINGS BANK

2119 S. Adams St. 61602
309/676-0521 Tr\$11 Mil
Hd: Rolla P. Godfrey, VP&TO
Kathryn Schindler, VP&AsstTO

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Richard Wendt, Pres&TO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr\$2 Mil
Hd: Randall A. Killebrew, Pres&TO
NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr\$2 Mil
Hd: Lew L. Hultgren, VP&TO

Piper City

STATE BANK OF PIPER CITY
4 E. Peoria 60959
815/686-2258 Tr/u\$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Bargmann, AsstTO

Pittsfield

FIRST NATIONAL BANK
P.O. Box 498 62363
217/285-2176 Tr\$8 Mil
Christine Hannant, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr\$18 Mil
Hd, Nb: Richard M. Winters, Pres&TO
Myron L. Otto, SrVP&TO
FM: H. Wayne Taylor, VP&TO
PersTr, CorpTr, TrInv, EmplBen, TrOperators:
Paul S. Miller, TO
TDP: Norma Weaver, AsstTO
PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr\$22 Mil
C. Dean Easton, Pres&CEO
Richard Hiatt, VP&TO
Marcia E. Cox, AsstVP&AsstTO
Farm: Don Lambert, FM
Chad Hoke, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr\$58.5 Mil
Hd, Nb: Randall T. Rimgington, SrVP&TO
PersTr, CorpTr: Karen Hanson, TO
TrInv: Louis J. Wasilewski
EmplBen: Wanda Nelson, AsstVP&TO
TrOperators, TDP: Deborah J. Lasso

60% of the readers of
TRUSTS • ESTATES
select investment brokers.

FIRST STATE BANK OF PRINCETON

815 S. Main St. 61356
 815/875-2828 Tr\$16 Mil
 Hd: Charles W. Gebhardt, VP&TO
 TrOps: Thelma Beall, AsstVP

Princeville**PRINCEVILLE STATE BANK**

P.O. Box 8 61559
 309/385-4375 Tr\$2 Mil
 Hd: Kayleen Clelland, TO

Quincy**BOATMEN'S BANK OF QUINCY**

531 Hampshire St. 62301
 217/228-6230 Tr\$55 Mil
 Frank R. McFarland, SrVP&TO
 Audrey K. Viar, TO

FIRST MIDWEST BANK/QUINCY

1201 Broadway 62301
 217/228-8060 Tr\$26 Mil
 Donald K. Gnuse, Pres&TO
 Carmen Walch, AsstTO
 Elenora Williams, VP&AsstTO

MERCANTILE TRUST & SAVINGS BANK

440 Main St., P.O. Box 371 62301
 217/223-7300 Tr\$128 Mil
 Hd, PersTr, Prob, TrInv, EmplBen, Nb:
 Lyle L. Drake, VP&SrTO
 PersTr: Jo Ann Wilmott, TrAdmO
 Tamara Reed, TrAdm
 TrOps: Mary Schelle, TO&Asst
 Form: David Spencer, AsstVP&FM

STATE STREET BANK & TRUST CO.

801 State St. 62301
 217/223-6480 Tr\$18 Mil
 Hd: Steve Akers, SrVP&TO
 TrOps: Joyce Fairley, AsstTO

Rantoul**BANK OF RANTOUL**

201 E. Champaign, P.O. Box 67 61866
 217/892-2143 Tr\$10 Mil
 Hd: Thomas B. Bryan, Pres&TO
 Raymond R. Uken, ExecVP&TO

River Forest**RIVER FOREST STATE BANK & TRUST CO.**

7727 Lake St. 60305
 312/771-2500 Tr\$4 Mil
 Hd, TrOps: Ann C. Colathas, TO

Riverside**RIVERSIDE NATIONAL BANK**

(A wholly owned subsidiary of First American Bank Corporation)
 15 Riverside Rd. 60546
 312/442-9600 Tr\$85 Mil
 (Branch of Dundee)
 Wallace J. Wolff, VP&SrTO
 Richard L. Powers, ExecVP
 Joseph A. Barrett, AsstVP&TO

Robinson**CRAWFORD COUNTY STATE BANK**

P.O. Box 531 62454
 618/544-8666 Tr\$13 Mil
 Hd: Gregory P. Meador, ExecVP&TO

THE FIRST NATIONAL BANK IN ROBINSON

P.O. Box 679A 62454
 618/544-8686 Tr\$17 Mil
 Hd: Jim Rogers, VP&ChTO
 David Musgrave, Pres&TO
 Michael Williams, SrVP&TO

Rochelle**THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE**

510 Lincoln Hwy. 61068
 815/562-5571 Tr\$2 Mil
 Hd: Theodore L. Tilton, SrVP

Rock Falls**ROCK FALLS NATIONAL BANK**

P.O. Box 351 61071
 815/625-0520
 Hd: Alan Connelly, TrInvO

Rock Island**FIRST NATIONAL BANK OF THE QUAD CITIES**

Second Ave. & 17th St. 61201
 309/793-9321 Tr\$190 Mil
 Hd, TrInv, ComTrF: W. R. Helleg, SrVP&TrInvO
 PersTr, EmplBen, Est: G. D. Wandertlugh, VP&TO
 J. M. Miller, TO
 PersTr, EmplBen, Est, Nb: A. B. Sheets, TO
 TrOps, TDP: K. S. Speck, TO

THE ROCK ISLAND BANK

230 18th St., P.O. Box 8 61204-0008
 309/794-1120 Tr\$50 Mil
 Bryant Goodall, VP&TO
 Rebecca Bitting, AsstTO

Rockford**AMCORE BANK N.A., ROCKFORD**

Amcore Trust
 501 Seventh St., P.O. Box 1537 61110-0037
 815/968-2241 Tr\$1.2 Bil
 Hd: Glen W. Wilson, ExecVP&ChTO
 PersTr: Jay R. Maddox, SrVP
 CorpTr, TrOps: Lois Barton, AsstVP
 TrInv: Jay F. Evans, VP
 ComTrF: Darrell Thompson, VP
 EmplBen: Lillie L. Rude, VP
 Nb: Patricia M. Bonavia, AsstVP

FIRST OF AMERICA TRUST CO.

4615 E. State St., P.O. Box 1628 61110-0128
 815/968-3761 Tr\$70 Mil
 (Branches in Bannockburn and Kankakee)
 Hd, PersTr, CorpTr, Nb: Lee R. Mayer, SrVP&TO
 EmplBen: Marcia L. Mueller, AsstVP&TO
 Nb: Kent Abbey, NbRep

FIRST NATIONAL BANK & TRUST CO.

401 E. State St. 61101
 815/987-3720 Tr\$310 Mil
 Hd: Thomas M. Lower, SrVP
 PersTr, Nb: Andrew C. Drendel, VP
 TrInv: Robert D. Eversman, VP
 EmplBen: Stephen J. McDonnell, VP
 TrOps: Thaddeus J. Dutkiewicz, AsstVP

UNITED BANK OF ILLINOIS, N.A.

United Center, 120 W. State St.
 P.O. Box 464 61105
 815/987-2110 Tr\$110 Mil
 Hd: Peter M. Walters
 PersTr, CorpTr: Carolyn M. Allison, VP&TO
 TrInv: Edward M. Rounds, VP&TrInvO
 EmplBen: Marianne Epps, TO
 TrOps: Laura Harker, TrAdm

Roselle**HARRIS BANK ROSELLE**

106 E. Irving Park Rd. 60172
 312/980-2770 Tr\$25 Mil
 Hd: Russell C. Shockey, VP&TO
 Ruth I. Mayerhofer, AsstVP&TO

St. Charles**THE FIRST CHICAGO BANK OF FOX VALLEY**

575 S. Randall Rd. 60174
 (Office of First United Trust Company, Oak Park)
 Nb: Charles J. Turk, AsstVP

HARRIS BANK-ST. CHARLES

1 E. Main St. 60174
 312/377-4170 Tr\$102 Mil
 Hd: Carl W. Rudolph, VP&TO
 Cheryl Fair, AsstVP&TO
 TrOps: Ellyn Pearson, AsstTO
 TDP: Shirley Self
 Eleanor Oberst, AsstTO
 Robert G. Hoge, AsstTO

ILLINOIS REGIONAL BANK N.A., ST. CHARLES

200 W. Main 60174
 312/584-5500
 (Branch of Elmhurst)
 Debra A. Woolley, TO

Salem**SALEM NATIONAL BANK**

P.O. Box 10 62881
 618/548-2400 Tr\$5 Mil
 Hd: Cheryl Beard, TO

Schaumburg**FIRST BANK OF SCHAUMBURG**

321 W. Golf Rd. 60196
 312/882-4000

Hd: Catherine Fahey, VP&TO

NBD WOODFIELD BANK

Higgins & Meacham Rds. 60196
 312/882-6404
 (Trust Office of NBD Trust Company of Illinois)

Shannon**FIRST STATE BANK**

1 S. Linn St. 61078
 815/864-2111 Tr/u\$1 Mil
 Hd: Allen Woessner, TO

Shelbyville**FIRST TRUST BANK OF SHELBYVILLE**

200 W. Main, P.O. Box 519 62565
 217/774-5515 Tr\$12 Mil
 Hd: Robert M. Pancoast, SrVP&TO
 TDP: Cheryl L. Raley

SHELBY COUNTY STATE BANK

130 S. Morgan St., P.O. Box 369 62565
 217/774-3911
 Hd: Michael T. Dove, Pres&TO
 Charles Lane, ExecVP&TO
 Janet Reynolds, AsstTO

Silvis**BANK OF SILVIS**

11th St. at 1st Ave. 61282
 309/752-1222 Tr/u\$3 Mil
 Hd: George Vreitis

Skokie**FIRST AMERICAN BANK**

4949 Old Orchard Rd. 60077
 312/679-2200 Tr\$85 Mil
 (Branch of Dundee)

Wallace J. Wolff, VP&SrTO
 Jane Nagel, AsstVP&TO
 I. A. Backstrom, VP

NBD TRUST COMPANY OF ILLINOIS

8001 Lincoln Ave. 60077
 312/673-2500
 (Trust Office of NBD Trust Company of Illinois,
 Evanston)
 Hd: Richard M. Jung, VP&TO

South Holland**SOUTH HOLLAND TRUST & SAVINGS BANK**

16178 S. Park Ave., P.O. Box 187 60473
 312/333-2600 Tr\$32 Mil
 Hd, PersTr, CorpTr: Jack Dalenberg, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

ILLINOIS (Cont'd)

* Springfield

FIRST NATIONAL BANK

201 S. 5th St. 62701
217/753-7530 Tr/o\$200 Mil
Hd: Albert J. Gardner, VP&ChTO
PersTr: Willard Thompson, AsstVP&TO
TrInv,ComTrF: G. E. Gifford, TrInvO
CorpTr,TrOps: Patricia Cook, TOpO
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK

One Old Capital Plaza North 62705
217/753-7200 Tr\$239 Mil
Hd,EmplBen: A. Richard Seminara, VP
PersTr: Theresa M. Kean, TO
CorpTr: Alan L. Goldman, TO
TrInv,ComTrF: Ronald Krueger, SrTrInvO
TrInv: Keith D. Bell, TrInvO
EmplBen: Lorraine Doubleday, TO
TrOps: Mark E. Ginster, AsstTO

MAGNA TRUST COMPANY

Springfield Trust Center
1825 S. 6th St. 62703
217/525-6436
(Trust Office of Belleville)
S. Greg Johnson, VP&CtrMgr
Patricia Wycoff, AsstTO

MARINE BANK OF SPRINGFIELD

E. Old Capital Plaza East 62701
217/525-9745 Tr/o\$1 Bil
(Branches in Marine Bank-Bloomington/Normal &
Marine Bank-Champaign/Urbana)
Hd: Michael D. Gibson, SrVP
TrInv,ComTrF: Thomas Kienzler, VP
PersTr,CorpTr: Marie G. Neal, VP
EmplBen: Michael W. Ference, VP
TrOps: Rex A. Alexander, VP
Farm: Dale Hedrick, VP
Nb: Larry N. Dill, TDO

SANGAMON BANK AND TRUST

3019 Chatham Rd. 62704
217/787-3686
Hd: Mavita Wolf, VP

TOWN & COUNTRY BANK OF SPRINGFIELD

P.O. Box 359 62705
217/787-3100 Tr/u\$4 Mil
Hd: Randal Saul, TO
Henry Kirschner, TO
TrOps: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK

302 First Ave. 61081
815/626-4321 Tr\$83 Mil
Hd,EmplBen,TrInv,Nb: John R. Kuczynski,
VP&SrTO
PersTr,Est: Wallis A. Adell, TO
CorpTr,EmplBen: G. Pense
ComTrF,EmplBen,Tx: Linda Perry, TO
TrOps: Onnadine Hosler, TOpO
TDP: R. Stolzoff
DisBrkge: Jerry Hornbogen

FIRST NATIONAL BANK

305 Fourth Ave. 61081
815/626-0045 Tr\$16 Mil
Hd: Thomas A. Densmore, AsstVP&TO
PersTr,EmplBen: Judith Schott, AsstTO
TrOps: Arlene Benters

Streator

FIRST MIDWEST BANK/STREATOR

401 E. Main St. 61364
815/672-2941, Ext. 213 Tr\$10 Mil
Richard Geschwind, TO

UNION NATIONAL BANK

201 E. Main St. 61364
815/673-3333 Tr\$36 Mil
Hd: Richard K. Wheeler, VP&TO
TrOps: Phillip E. Martin, AsstVP&TO
Nb: Shirley A. Smith, AsstVP&AsstTO

Sublette

FARMERS STATE BANK

P.O. Box 20 61367
815/849-5242 Tr\$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK

1 S. Main St. 61951
217/728-4302 Tr\$2 Mil
Hd: Harry Wilson, Chm,CEO&AsstTO
Roger W. Tice, AsstTO
Sara Fifer, AsstTO

STATE BANK OF SULLIVAN

P.O. Box 253 61951
217/728-4311 Tr\$1.136 Mil

Sycamore

FARMERS & MERCHANTS BANK

124 S. Main St. 60178
815/895-9121
Hd: R. Duane Munter, Pres

THE NATIONAL BANK & TRUST CO. OF SYCAMORE

230 W. State St. 60178
815/895-2125 Tr\$106 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&FM
PropMgt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler, AsstVP&Ass: Sec
TrOps: Janice C. Taylor, TOpMgr

Taylorville

FIRST NATIONAL BANK

322 W. Main Cross 62568
217/824-2241 Tr\$2 Mil
Hd: Dave Combs, Pres
FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr\$100 Mil
Hd,TrInv: Robert W. Slaybaugh, II, VP&TO
Nb: Bonnie Bruns, AsstVP&TO

Tinley Park

HERITAGE TRUST COMPANY

17500 S. Oak Park Ave. 60477
312/532-8000 Tr\$35 Mil
Joyce V. Cunningham, SrVP&TO
Cynthia T. Sikora, AsstVP&TO
LandTrust: Linda Lutz

Toluca

THE CITIZENS NATIONAL BANK

201 N. Main St. 61369
815/452-2321 Tr\$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Triumph

THE FIRST NATIONAL BANK

37 Main St. 61371
815/539-9301 Tr/u\$1 Mil
Hd: Conrad Hanley

Tuscola

FIRST NATIONAL BANK & TRUST CO. OF DOUGLAS COUNTY

100 N. Main St., P.O. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK

P.O. Box 98 61953
217/253-4711 Tr\$2.0 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOps,EmplBen: Lloyd A. Murphy, VP&AsstTO

Urbana

FIRST BUSEY TRUST & INVESTMENT CO.

P.O. Box 69 61801
217/384-3257 Tr\$140 Mil
Hd,TrInv,ComTrF: Gene Grandone, Pres&CEO
PersTr,CorpTr: Glen Paine, ExecVP&COO
Farm: Jesse Dowell, VP&FM
EmplBen: Scott MacAdam, VP
TrOps: Debra Trulock, TOpO
Nb: W. E. Burgard, SrVP&TO
TDP: Greg Fink, InfSvcO

Vandalia

FIRST BANK OF FAYETTE COUNTY

P.O. Box 130 62471
618/283-2211 Tr/o\$5 Mil
Hd: Ann Goodin

FIRST NATIONAL BANK

P.O. Box 40 62471
618/283-1141 Tr\$14 Mil
Hd: Thomas G. Diekroeger, ExecVP&TO
Carol Williams, AsstTO

Villa Park

VILLA PARK TRUST & SAVINGS BANK

10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr\$10 Mil
Thomas James, SrVP&TO

Virden

FARMERS & MERCHANTS STATE BANK

P.O. Box 619 62690
217/965-5496 Tr/u\$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN

103 S. Springfield 62690
217/965-3344 Tr/u\$1 Mil
Hd: Larry T. Herron, TO
Joyce Coe, AsstTO

Virginia

PETEFISH, SKILES & CO.

P.O. Box 9 62691
217/452-3041 Tr\$6 Mil
Hd: William M. Yapple, Chm&TO
Reginald Jokisch, Pres&TO

Warsaw

HILL-DODGE BANKING CO.

P.O. Drawer A 62379
217/256-4224 Tr\$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

FIRST TRUST & SAVINGS BANK

120 E. Walnut 60970
815/432-2444 Tr\$9 Mil
Hd: S. L. Martin, II, ETO
WATSEKA FIRST NATIONAL BANK
216 S. Fourth St., P.O. Box 447 60970
815/432-3977 Tr\$15 Mil
Hd: Kerry Bell
Debbie Gudeman
John Rodda

The Directory of Trust Institutions is included in a T&E subscription!

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY

486 W. Liberty St. 60084
312/526-6604 Tr\$ 5 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.

2323 W. Grand Ave. 60085
312/623-9000 Tr\$38.5 Mil
Hd, PersTr, Nb: David B. DeSalvo, VP&TO
PersTr, LandTr, Nb: Sandra L. Shinsky, TC
OpersSupv: Susan C. Gavinski

BANK OF WAUKEGAN

1601 N. Lewis Ave. 60085
312/244-6000

Hd: Jan W. Boswell, TO

FIRST NATIONAL BANK

1 S. Genesee St. 60085
312/623-3800 Tr\$3.5 Mil
Hd: Raymond A. Eiden, Chm&TO
Catherine Biancalana, AsstTO

NORTHERN STATES TRUST COMPANY

3233 Grand Ave. 60085
312/623-3233 Tr\$60 Mil
Hd, CorpTr, EmplBen, Nb: Paul T. Pavelski, Pres
ComTrF, TrOpers: Linda J. Nelson, AsstVP&TO
TrInv: Bradley Nickerson, VP

Wellington

WELLINGTON STATE BANK

P.O. Box 114 60973
815/984-3130 Tr/u\$1 Mil
(Branch in Hoopeson)
Hd: E. Alan Bugg, Pres&CEO
PersTr: W. Thomas Roberts, VP&AsstTO
CorpTr: Vicki Jackson, AsstTO

West Chicago

WEST CHICAGO STATE BANK

P.O. Box 250 30185
312/231-1800 Tr\$750 Mil
Wayne Kur'ite, Pres
Elizabeth P. Marecek, VP&TO
TrInv, Nb: Richard J. Worzala, ExecVP
Joachim J. Brown, TrCoun

Wheaton

BANK OF WHEATON

P.O. Box 687 60189-0687
312/665-0300 Tr\$50 Mil
Hd: Albert C. Koontz, SrVP&TO
PersTr, TrInv, EmplBen: Gary C. Crocus, VP&TO

GARY-WHEATON BANK

E. Wesley & Cross Sts. 60187
312/665-7767 Tr\$300 Mil
(Branch in Batavia)
Hd, Nb: Douglas G. Eyles, VP
PersTr: Jerome M. Avner, VP
TrInv, ComTrF: William E. Norris, IO
EmplBen: Janice A. Lorenz, VP
TrOpers: David M. Augustyn, VP

HAWTHORNE BANK OF WHEATON

1500 N. Main St., P.O. Box 1058 60189
312/665-0050
Hd: Raymond Myers, VP&TO
PersTr, TrInv: Kathy McCuen, AsstVP&TO

NBD TRUST COMPANY OF ILLINOIS

211 S. Wheaton Ave. 60187
312/665-0300
(Trust Office of NBD Trust Co. of Illinois, Evanston)
TrMgr: Albert C. Koontz, SrVP&TO

Wheeling

COLE TAYLOR BANK/MAIN

350 E. Dundee Rd. 60090
312/537-0020 Tr\$32.3 Mil
Hd: Carol L. Ennis, VP&SrTO
PersTr, EmplBen: Phyllis Lindstrom, VP&TO
TrOpers: Richard A. Block, VP&SrTOpO
LandTr: Linda Horcher

Williamsville

WILLIAMSVILLE STATE BANK

P.O. Box 379 62693
217/566-3387
Hd: John M. Jones, Chm&TO
John E. O'Neal, Pres&TO

Wilmette

FIRST ILLINOIS BANK OF WILMETTE

1200 Central Ave. 60091
312/251-8100 Tr\$43
Hd: Bruce N. Duff, SrVP&TO
Adm&Opers: Charles N. Goodnow, VP
Mgr: Olga Stokes, ClientExec&TrMgr
Mktg: Theodore R. Storlie, VP
TrInv: John Jenkins, VP
TrOpers: Bonnie Brown, TOpO

Winnetka

HARRIS BANK

520 Green Bay Rd. 60093
312/441-4444 Tr\$80 Mil
Hd: John D. O'Malley, SrVP
PersTr: Coleman S. Hutchins, VP
Holly Heap, TO
TrOpers: John Alaimo
Anna Gordon Schenn, TrAdm
Pat Ericksen, TrAdm

WINNETKA BANK

791 Elm St. 60093
312/441-4100 Tr\$2.0 Mil
C. Andrew Lawrence, Pres
Anita E. Morris, AsstTrAdm

Woodstock

STATE BANK OF WOODSTOCK

101 S. Benton St. 60098
815/338-3131 Tr\$16 Mil
Hd: Herbert W. Dakin, VP&TO

Worth

WORTH BANK & TRUST

6825 W. 111th St. 60482
312/488-6500 Tr\$15 Mil
Hd: Marilyn C. Sajdak, TO
TrOpers: Beverly Van Dyke, AsstTO

Wyoming

WYOMING BANK & TRUST CO.

P.O. Box 230 61491
309/695-2831
Hd, PersTr, CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Duane Brammer, ExecVP
Virginia Ford, Csh

INDIANA

Akron

AKRON EXCHANGE STATE BANK

P.O. Box 217 46910
219/893-4531
Hd: J. R. Leininger, Pres

Albion

CAMPBELL & FETTER BANK

P.O. Box 5 46701
219/636-2171
Hd: Linda Weber, TO

Alexandria

CITIZENS BANKING CO. OF ALEXANDRIA

101 N. Harrison St., P.O. Box 147 46001
317/724-4447 Tr/u\$1 Mil
Hd: Bradley R. Davis, Pres&TO
COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: E. Nicholas Spreen, Pres&TO

Anderson

ANDERSON BANKING CO.

931 Meridian Plaza 46015
317/646-5443 Tr\$113 Mil
Hd: Robert L. Gustin, VP&SrTO
PersTr: James S. Stuart, TO
Joseph H. Riedel, AsstTO
TrInv: William J. Kennedy, IO
Ronald C. Stemen, AsstIO
EmplBen: Walter Lambert, TO
TrOpers: Vicki L. Knepp, AsstTOpO

CITIZENS BANKING CO.

P.O. Box 729 46015
317/646-6605
Hd: Tom Parker, AsstVP&TO
PersTr, CorpTr, TrInv, EmplBen:
James F. Cunningham, VP&Comp
Jodi Hicks, AsstTO

FIRST NATIONAL BANK OF MADISON COUNTY

735 Main St., P.O. Box 351 46016
317/642-4901 Tr\$9 Mil
(Branch in Elwood)
Hd: P. L. Gregory, SrVP&TO
PersTr, TrInv, EmplBen, TrOpers:
Eileen Nisewander, TO

Arlington

ARLINGTON STATE BANK

P.O. Box 75 46104
317/663-2221 Tr/u\$1 Mil
Lassie Z. Simpson, AsstTO

Attica

BANK OF WESTERN INDIANA

P.O. Box 280 47918
317/762-6721
(Branch of Covington)
Bonnie Mayfield, AsstCsh&TO
CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr\$1 Mil
Robert B. Folk, Pres&TO
William C. McAdams, VP&TO
Raymond G. Smyth, AsstVP&TO

Auburn

AUBURN STATE BANK

P.O. Box 229 46706
219/925-3060 Tr\$16 Mil
Hd, TrInv: M. C. Haggarty, Pres&TO
PersTr, CorpTr, ComTrF, EmplBen, TrOpers, Nb:
E. S. Zeisloft, TO

**Include
Your Logo
See Page 231**

INDIANA (Cont'd)

Auburn (Cont'd)

CITY NATIONAL BANK

P.O. Box 389 46706
219/925-0960 Tr\$5 Mil
(An affiliate of Lincoln Financial Corp.)
Hd: James H. Carper, Pres&TO

Avilla

COMMUNITY STATE BANK

P.O. Box 79 46710
219/897-3361 Tr/u\$1 Mil
Hd: R. B. Helmkamp

Batesville

BATESVILLE STATE BANK

137 S. Main St. 47006
812/934-4411 Tr/u\$1.687 Mil
Hd: Lloyd W. Hisrich, Pres
TrOps: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin, VP
**FIRST THIRD BANK OF SOUTHEASTERN
INDIANA-BATESVILLE CENTER**
P.O. Box 30 47006
812/934-2808 Tr\$2.935 Mil
Hd: Gene J. Becker, Csh&TO

Bath

BATH STATE BANK

P.O. Box 10 47010
317/732-3118 Tr/u\$1 Mil
Hd: H. Joy Thomas, TO

Berne

FIRST BANK OF BERNE

P.O. Box 369 46711
219/589-2151 Tr\$7.5 Mil
Hd: Charles E. Isch

Bippus

BIPPUS STATE BANK

P.O. Box 85 46713
219/344-1351 Tr/u\$1 Mil
Hd: Ryan M. Warner

Bloomfield

BLOOMFIELD STATE BANK

P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP

Bloomington

BANK ONE, BLOOMINGTON, N.A.

P.O. Box 608 47402
812/332-6351 Tr\$110 Mil
Hd: Ronald D. Leichter, SrVP&SrTO
PersTr: Mrs. Mary V. Morrisette, VP&TO
EmplBen: Mrs. Rebecca W. Click, PenTO
Nb: James R. Phillippe, VP&TO
TrOps: Mrs. Patty S. Coswell, AsstVP&TOpO

BLOOMINGTON NATIONAL BANK

P.O. Box 1309 47402
812/339-1131 Tr\$5 Mil
Hd: David M. Snyder, VP&SrTO
Joan Ray, AsstVP&TO

MONROE COUNTY BANK

P.O. Box 2329 47402
812/336-0201 Tr\$15 Mil
R. Scott Walters, VP

Bluffton

OLD FIRST NATIONAL BANK

304 W. Market St. 46714
219/824-2510 Tr/u\$2 Mil
Hd: H. W. Myers, VP, Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK

P.O. Box 307 47601
812/897-0230 Tr\$3.5 Mil
Florence R. Davis, TO
TrInv: Rita Behagg
Julia Raibley

WARRICK NATIONAL BANK

224 W. Main St., P.O. Box 31 47601
812/897-3307 Tr\$28 Mil
Hd: Ronald W. Vogel, TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY

101 W. National Ave., P.O. Box 310 47834
812/446-2581 Tr\$6.1 Mil
(Branches in Clay City & Terre Haute)
Hd: Rose Mary Price, VP&TO
Carol Chambers, Sec

RIDDELL NATIONAL BANK

P.O. Box 340 47834
812/448-2611 Tr\$4.1 Mil
Hd: H. Michael Lawson, VP&TO

Brookston

FARMERS STATE BANK

P.O. Box 159 47923
317/563-3136 Tr/u\$1 Mil
Hd: John F. Garrett, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK

P.O. Box 37 47012
317/647-4116 Tr\$1.9 Mil
Hd: Fred Chappelow, SrVP&TO
Jonathan Schuck, AsstTO

PEOPLES TRUST CO.

P.O. Box 7 47012
317/647-3591 Tr\$.55 Mil
Jina Ellis, TO

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.

P.O. Box 230 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY

P.O. Box 98 46915
317/566-3322 Tr\$.68 Mil
Donald E. Mohler, Pres&TO

Cambridge City

WAYNE BANK AND TRUST CO.

P.O. Box 210 47327
317/478-3561 Tr/u\$1.3 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Cannelton

FIRST CANNELTON NATIONAL BANK

P.O. Box 67 47520
812/547-7038 Tr\$.5 Mil
Hd: Danny Coffey, Pres&CEO
Wilma Heck, AsstTO&VP

Carmel

BANK ONE, CARMEL

200 E. Carmel Dr. 46032
317/844-8244
James Bagnoli, Pres

UNION STATE BANK

P.O. Box 1710 46032
317/846-7381
David E. Morrison, SrTO

Charlestown

LIBERTY NATIONAL BANK

890 Main St., P.O. Box 37 47111
812/256-3316 Tr\$4.2 Mil
Hd, PersTr, CorpTr, TrInv, Nb: John Henderson, TO
TrOps, Nb, TDP: Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK

109 Broadway 46304
219/926-1151 Tr\$50 Mil
Hd, CorpTr, TrInv, EmplBen, Tnb:
John Ross Harrington, Jr., VP&SrTO
PersTr, Prob, Gdnshp: James W. Beamish, TO
TrOps: S. Wildhart
RE, T&T: Cynthia Carter
Nb: Sheldon Cohn
FIRST NATIONAL BANK
1500 S. Coluget Rd. 46304
219/926-7661
(Branch of Valparaiso)
Hd: Steve Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOps: Cynthia Hutchenson, AsstVP&TO

Churubusco

CHURUBUSCO STATE BANK

P.O. Box 205 46723
219/693-2194 Tr\$3 Mil
Hd: E. R. Jones, Pres
PersTr, CorpTr: R. E. Stangland, VP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY

801 Main St. 47841
812/939-2141
(Branch of Brazil)

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY

P.O. Box 510 46725
219/244-6151 Tr\$5.5 Mil
Hd: Tudor O. Glassburn, VP&SrTO
PersTr: John Archer, TO

THE FARMERS LOAN & TRUST CO.

216-220 W. Van Buren St. 46725
219/248-2630 Tr\$19.0 Mil
William A. Tucker, Jr., VP&TO
Nb: Benton E. Gates, Jr., Atty

Columbus

IRWIN UNION BANK & TRUST CO.

P.O. Box 929 47202
812/376-1695 Tr\$84.4 Mil
Hd: David L. Fisher, VP&SrTO
TrInv: Robin S. Hilber, VP
Nb: Patrick K. Crimmins
Sally Phillips
David N. Schroer, Jr.
PersTr, CorpTr: Stephen R. Kirts, TO
EmplBen: Susan A. Taylor, TO

TRUSTCORP BANK, COLUMBUS N.A.

333 Washington St., P.O. Box 327 47201
812/379-4421 Tr\$32 Mil
Hd, PersTr, TrInv, Nb: William A. Helmbrecht, VP&TO
CorpTr, TrOps: Phyllis Hole, TO
EmplBen: Jennifer Manning, TO

85% of the readers of

TRUSTS ESTATES

are involved in personal trusts.

Connersville

CENTRAL STATE BANK

531 Central Ave., P.O. Box 225 47331
317/825-0546 Tr\$14 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.

A Merchants National Company
536 Central Ave. 47331
317/825-2124 Tr\$27.5 Mil
Hd: PersTr, CorpTr, TrInv, EmplBen:
Henry D. Orschell, VP&SrTO
TrOps: Carmen Gibbons
TDP: C. Sue Pflum

Corydon

LIBERTY NATIONAL BANK & TRUST COMPANY OF INDIANA

P.O. Box 37 47112
812/738-2185 Tr\$8 Mil
Hd: Bette J. Purucker, VP, Csh&TO
John C. Ragland, Pres&CEO
TrOps: Esther D. Coffman, AsstCsh

OLD CAPITAL BANK & TRUST CO.

P.O. Box 128 47112
812/738-3111 Tr\$19.3 Mil
Hd: William L. Taylor, AsstVP

Covington

BANK OF WESTERN INDIANA

401 Washington St. 47932
317/793-4846 Tr\$6.5 Mil
(Branches in Attica, Hillsboro & Kingman)
Hd: Bonnie Mayfield, AsstCsh&TO

FOUNTAIN TRUST CO.

P.O. Box 8 47932
317/793-2237 Tr\$8 Mil
Hd: Luke White, Pres&TO

Crawfordsville

BANK ONE, CRAWFORDSVILLE, N.A.

P.O. Drawer 687 47933
317/362-1100 Tr\$58 Mil
Hd: Ken Newnum, SrVP&TO
C. E. Coffing, AsstTO

ELSTON BANK & TRUST CO.

a Merchants National Company
132 E. Main St. 47933
317/362-3400 Tr\$40 Mil
Hd: Marsha J. Gephart, VP&TO
EmplBen: Alecia Brady
TrOps: Jackie Thompson, TO

Cromwell

CROMWELL STATE BANK

P.O. Box 367 46732
219/856-2115 Tr\$1 Mil
Hd: John Roy, VP&TO

Crown Point

THE FIRST BANK OF WHITING

117 E. Joliet 46321
219/663-5100
(Branch of Highland)
Carolyn Mayer, TO

LAKE COUNTY TRUST CO.

(Land Trust Only)
2200 N. Main St., P.O. Box 110 46307
219/663-2289 Tr/\$1 Mil
Hd: J. M. Yankman, Pres

Culver

NORCEN BANK

P.O. Box 71 46511
219/842-3321 Tr\$8 Mil
Karen Mendenhall, VP&SrTO

Dale

DALE STATE BANK

P.O. Box 218 47523
812/937-4453 Tr\$1 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

Danville

THE HUNTINGTON NATIONAL BANK OF INDIANA

P.O. Box 209 46122
317/745-6414 Tr\$20 Mil
Hd: Robert Hill, Mgr

MID STATE BANK OF HENDRICKS COUNTY

P.O. Box 119 46122
317/745-4435 Tr/\$1.363 Mil
Hd: PersTr, CorpTr, TrInv, TrOps:
Douglas K. Philips, VP&TO
EmplBen: Pamela Cole

Decatur

FIRST STATE BANK

P.O. Box 500 46733
219/724-3151 Tr\$13.2 Mil
Hd: Larry Isch, VP&TO
TrOps: Agnes Daniels
Janice Schlemmer, TO

Delphi

UNION BANK & TRUST CO.

P.O. Box 119 46923
317/564-3216 Tr\$3 Mil
Hd: John F. Klepinger, TO
Audria Clements, VP&AsstTO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA

720 W. Chicago Ave. 46312
219/397-1000 Tr\$24.2 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST BANK

State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

SUMMIT BANK OF JOHNSON COUNTY

P.O. Box 37 46124
812/526-5577 Tr/\$1 Mil
Hd: Ronald G. Seals, Pres&TO

Elkhart

FIRST NATIONAL BANK

an Ameritrust Bank
301 S. Main St. 46515
219/295-2000 Tr\$280 Mil
Hd: George E. Freese, SrVP
AcctAdmin: Michael W. Shade, VP
TrInv: Lawrence E. Miles, VP
TrOps: Sherrill A. Brown, AsstVP
Nb: Cheryl R. Cooper, VP

MIDWEST COMMERCE BANKING COMPANY

Franklin at Second 46514
219/294-6621 Tr\$254 Mil
(An affiliate of NBD Bancorp Inc., Detroit, MI)
Hd: PersTr: Leonard L. Whitfield, SrVP&TO
PersTr: John Klehfoth, VP&TO
CorpTr: Cynthia Ann Snyder, AsstVP&TO
TrInv: Thomas N. Ertel, SrVP&Csh
EmplBen: Thomas R. Kmak, AsstVP&TO
TrOps: David M. Sands, AsstVP&TO

Ellettsville

THE PEOPLES STATE BANK

P.O. Box 128 47429
812/876-2228 Tr\$1.2 Mil
Hd: Charles F. Kennedy, ExecVP

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY

46036
317/552-9871
(Branch of Anderson)
Hd: Jeff Nelson, VP

SECURITY BANK

P.O. Box 51 46036
317/552-5091 Tr\$2 Mil
Hd: Jack L. Gaddis, ExecVP&TO

Evansville

CITIZENS NATIONAL BANK

Trust Dept. - Box 719 21P 47705
812/464-3215 Tr\$359 Mil
Hd: PersTr: Michael A. Doris, SrVP&SrTO
PersTr: Karla Glyshaw, TO
Nb: Ingely Forbes, TBD0
TrInv, ComTrF: Bruce Meythaler, VP&Mgr-TrInv
TrInv: Steve Appel, VP&TrInvO
EstAdm: E. Gordon Maynard, AsstVP&TO
TrOps: Jane Belwood, TOPO
PersTr: John O. Wells, AsstVP&TO
EmplBen: D. Terry Anderson, TO

NATIONAL CITY BANK

P.O. Box 868 47705-0868
812/464-9663 Tr\$264 Mil
SrAdmO: Charles W. Goldmann, SrVP&TO
SrOps, Plng: Levon F. (Jack) Dempsey, SrVP
CorpTr: Mark A. Schauss, TO
TrInv, ComTrF: James J. Marchino, TO
PersTr: Charles B. Michaels, VP&TO
TrOps, Tx: David K. Boink, TO
Nb: Lezlie J. Simmons, TO

OLD NATIONAL BANK

P.O. Box 207 47702
812/464-1397 Tr\$380 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr, TrOps: Marvin H. Sunderman, VP&TO
TrInv: William Kelley, SrVP&TrInvO
EmplBen: Jeff Martin, TO
Nb: Joyse Kramer

Fairmount

CITIZENS STATE BANK

P.O. Box 85 46928
317/948-4220 Tr\$1 Mil
Hd: Timothy H. Selby
PersTr, CorpTr, TrInv, ComTrF:
Victor A. Selby, ChmBd

FAIRMOUNT STATE BANK

P.O. Box 8 46928
317/948-4330 Tr\$1.5 Mil
Hd: Tinka F. Bach, TO

Farmersburg

PEOPLES STATE BANK

P.O. Box 360 47850
812/696-2146 Tr\$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST BANK

111 E. Henry St. 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK

P.O. Box 188 46929
219/967-4151 Tr\$18.1 Mil
Hd: Marshall D. McCammon, Pres&TO

INDIANA (Cont'd)

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH

801 E. Mulberry St. 47648
812/753-3911 Tr/\$1 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOps: Randall Wallis, AsstVP&TO

Fort Wayne

FORT WAYNE NATIONAL BANK

110 W. Berry St., P.O. Box 110 46801
219/426-0555 Tr/\$780 Mil
Hd: Thomas E. Quirk, ExecVP&SrTO
PersTr: Kim T. Stacey, VP&TO
CorpTr: Margaret Harden, VP&TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOps: Priscilla Pickering, TO
TaxDept: Wm. R. O'Dell, VP&TO
Nb: Mark O. Flanagan, VP&TO

LINCOLN NATIONAL BANK & TRUST CO.

116 E. Berry St. 46802
219/461-6444 Tr/\$978 Mil
Hd: Thomas W. Allen, SrVP&SrTO
PersTr: JoAnne Valentine, VP
CorpTr,EmplBen: Wayne J. Hall, VP
Prob: William Gardner, VP
TrInv: Jerry J. Harms, VP
TrOps: JoEllen Gustin, TO

SUMMIT BANK

P.O. Box 2345 46801-2345
219/427-8128 Tr/\$450 Mil
Hd: Richard C. Solaro, SrVP&SrTO
PersTr: Ronald B. Cossidente, VP&TO
Gloria Meeks, TO
Maureen Grinsfelder, TO
Carolyn Parker, TO
Tudor Glassburn, TO
TrInv: Ned Lee, VP&IO
Willard Warwick, VP&IO
EmplBen: Leslie LaSuer, AsstVP&EBO
Ops&CorpTr: Joseph A. Byers, AsstVP&TO
Roberta A. Jensen, AsstVP&TO

Fowler

FOWLER STATE BANK

300 E. 5th St. 47944
317/884-1200 Tr/\$9.7 Mil
Hd,EmplBen,TrOps: Kenneth W. Deckard
PersTr,CorpTr,TrInv,ComTrF,Nb,TDP:
Richard Brown

Frankfort

FARMERS BANK

P.O. Box 129 46041
317/654-8731 Tr/\$25 Mil
Hd: Judson J. Castlow, VP&TO

SUMMIT BANK OF CLINTON COUNTY

P.O. Box 309 46041
317/659-3383 Tr/\$43 Mil
Hd: Tim Unger, SrVP&TO
Philip L. Birge, VP&TO
TrOps: Julia Werner, AsstVP&TO

Franklin

BANK ONE, FRANKLIN

34 W. Jefferson St. 46131
317/736-7191 Tr/\$8.8 Mil
Hd: Lucille C. Brown, TO
Betty Meador, TrBkpr
Sherri Wheeler, TrCik
Sandra Hann, TrCik

FRANKLIN BANK & TRUST CO.

101 E. Jefferson St. 46131
317/736-3116 Tr/\$12 Mil
Hd: Roger McGinnis, AsstVP&TO

French Lick

SPRINGS VALLEY BANK & TRUST CO.

P.O. Box 191 47432
812/936-9961 Tr/\$65 Mil
Hd: Jean Bird, VP&TO
Marsha Wells, AsstTO

Friendship

FRIENDSHIP STATE BANK

P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Pres&TO

Garrett

GARRETT STATE BANK

120 W. King P.O. Box 29 46738
219/357-3133 Tr/\$.7 Mil
Hd: Max A. Crabill, Pres&TO
Larry Hamilton, ExecVP&AsstTO

Gary

GAINER BANK

P.O. Box 209 46402
219/738-4000 Tr/\$600 Mil
Hd,TrInv: L. T. Proctor, SrVP&TO
DplyHd: S. E. Gerdes, VP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, VP&TO
TrOps: S. Smith, AsstTO
CorpTr,Nb,Prob: L. H. LaSuer, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.

301 E. Main St. 46933
317/662-3911
(Branch of Marion)
Dennis Banks, AsstVP&AsstTO

Geneva

BANK OF GENEVA

P.O. Box 278 46740
219/368-7288 Tr/\$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

TRUSTCORP BANK, GOSHEN

101 S. Main St. 46526
219/533-2131 Tr/\$82 Mil
(Branch in Wakarusa)
Hd,CorpTr,Nb: Hal E. Cleavinger, VP&SrTO
Anne Stevens, AdmAsst
TrInv,ComTrF: Jim Lothary
PersTr,Agcy,Est,Adm: Beverly Connelly, TO
EmplBen: Shari N. Baumann
TrOps: Kimberly Byrn

Greencastle

CENTRAL NATIONAL BANK

One Central Square 46135
317/633-4161 Tr/\$26.5 Mil
Hd: Jerry L. Williams, VP&TO
TrAdm: Kay Brewer
Beth Flint

FIRST-CITIZENS BANK & TRUST CO.

P.O. Box 177 46135
317/653-4181 Tr/\$16 Mil
Hd: Joe Ferguson, SrVP&TO

Greenfield

GREENFIELD BANKING CO.

P.O. Box 587 46140
317/462-1431 Tr/\$8 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST

1 W. Main St. 46140
317/462-7771 Tr/\$10 Mil
Hd: Joseph A. Smith, VP&TO

Greensburg

DECATUR COUNTY BANK

P.O. Box 66 47240
812/663-2265 Tr/\$6.5 Mil
Hd: Douglas W. Fry, Pres&TO
TrOps: Karen S. Matlock, AsstTO

UNION BANK & TRUST CO.

201 N. Broadway 47240
812/663-4711 Tr/\$19 Mil
James H. Biddle, VP&SrTO
Helen Parker, TO

Greenwood

BARGERSVILLE STATE BANK

P.O. Box 70 46142
317/887-6688 Tr/\$4 Mil
Jerry R. Engle, Pres&TO
Molly J. Beach, AsstTO

NATIONAL BANK OF GREENWOOD

300 S. Madison Ave., P.O. Box NBG 46142
317/882-3537 Tr/\$40 Mil
Hd,TrInv,CorpTr,Nb,EmplBen:
Pat Van Valer, VP&SrTO
TrOps,Nb,EmplBen,TrInv,CorpTr:
Marilyn Belcher, TO

Hammond

CALUMET NATIONAL BANK

5231 Hohman Ave. 46320
219/932-6900
Hd,Prob,PersTr: Cletus F. Epple, SrVP&SrTO
Prob,PersTr: Howard S. Fine, TO
Debra K. Luke, TO
TrInv: Thomas E. Paxson, VP&TrInvO
TrOps: Helen A. Ahlborn, VP&TO

MERCANTILE NATIONAL BANK OF HAMMOND

5243 Hohman Ave. 46325
219/932-8220
Hd: Kenneth J. Roeh, SrVP&ExecTO
PersTr: H. F. Smiddy, SrVP&TO
Edward A. Studzinski, TrInvO
PersTr&REMgr: Louise Johnson, TO
TrOps: Claudia Antonietti, AsstGenMgr&TOpO

Hartford City

TRUSTCORP BANK, HARTFORD CITY

101 W. Washington St. 47348-0720
317/348-2350 Tr/\$9 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, TO
R. W. Renner, Chm&TO

Haubstadt

HAUBSTADT STATE BANK

P.O. Box 218 47639
812/768-6155
Hd: Rita Stone, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK

46341
219/996-2100
(Branch of Valparaiso)
Hd: Steven Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOps: Cynthia Hutcheson, AsstVP&TO

Highland

BANK OF HIGHLAND

P.O. Box 1929 46322
219/838-9500 Tr/\$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK OF WHITING

9701 Indianapolis Blvd. 46322

219/924-6400 Tr\$105 Mil

(Branches in Crown Point & Valparaiso)

Hd,Nb,EmplBen: Stephan A. Ziemba, VP&SrTO

PersTr,Est,Adm: Craig L. Hlinka, AsstVP&TO

TrInv,Agcy: R. Daniel Eichinger, InvTO

Carolyn R. Robinson, InvTO

LandTr,Gdnshp: Carolyn Meyer, TO

TrOps: Kathy O'Neill, AdmAsst

Margaret Canady, AdmAsst

Hillsboro**BANK OF WESTERN INDIANA**

Water & Market Sts., P.O. Box 96 47949

317/798-3115

(Branch of Covington)

Bonnie Mayfield, TO

Huntingburg**FIRST NATIONAL BANK**

P.O. Box 128 47542

812/683-2515 Tr\$3.2 Mil

Hd,PersTr,CorpTr: Allan Bauernfiend, VP&TO

Huntington**COMMUNITY STATE BANK**

P.O. Box 1029 46750

219/356-3700 Tr\$7 Mil

Janice Schlemmer, TO

Joyce Stahl, AsstTO

TRUSTCORP BANK, HUNTINGTON, N.A.

354 N. Jefferson St. 46750

219/356-3100 Tr\$27 Mil

(Branch in Roanoke)

Hd: F. William Anzinger, VP&TO

Marilyn Sonner, AdmAsst

TrOps: Ruth E. Toeile

★ Indianapolis**BANK ONE, INDIANAPOLIS, NA**

101 Monument Circle 46277

317/639-8181 Tr\$8 Bil

TRUST & ASSET MANAGEMENT GROUP

Hd: E. Lynn Plaster, ExecVP&ChTO

ASSET MANAGEMENT DIVISION

Leif E. Nulsen, SrVP&CIO

EQUITY MANAGEMENT

W. Francis Brezette, VP&IO

FIXED INCOME MANAGEMENT

Clifford A. Sheets, CFA, VP&TO

INVESTMENT RESEARCH

Jeffrey W. Fountain, CFA, VP&IO

ECONOMICS

Thomas F. Wilson, Jr., PhD., VP&SrEcon

MARKETING & CLIENT RELATIONS

Phillip E. Chambers, VP&TO

SECURITIES TRADING

JoEllen McBeth, VP&IO

INVESTMENT SERVICES DIVISION

William R. Murphy, VP&SrTO

INVESTMENT ADMINISTRATION

Karen L. Chambers, VP&TO

CORPORATE TRUST

John H. Pease, VP&TO

SECURITY HOLDER SERVICES

James M. Dimitroff, VP&TO

TRUST OPERATIONS

Lawrence F. Holbrook, VP&TO

PERSONAL TRUST DIVISION

Eric A. Manterfield, SrVP&SrTO

TRUST ADMINISTRATION & INVESTMENTS

Walter C. Gross, Jr., VP&TO

TRUST ADMINISTRATION & PROBATE

Josephine M. Webster, CFA, VP&IO

PLANNING, TAX & ACCOUNTING

John D. Wilson, VP&TO

PRIVATE BANKING DIVISION

James D. Keckley, ExecVP

TRUST LEGAL COUNSEL

Thomas A. Jenkins, VP&SrTrCoun

FIRST OF AMERICA BANK-INDIANAPOLIS

5300 Crawfordville Rd. 46224

317/241-2361

Hd,PersTr: Bruce D. Vandegrift, VP&SrTO

CorpTr,EmplBen: Cynthia S. Meredith,

AsstVP&TO

TrOps: Joan Bradburn, TrRep

Nb: John C. Maynard, VP&TO

INDIANA NATIONAL BANK

One Indiana Square 46266

317/266-6270 Tr\$5.2 Bil

Hd: Roger E. Mahn, ExecVP&TO

PersTr: Herbert Bultman, VP&TO

InstInv: Richard Dyer, 1stVP&TO

TrInv: P. Roger Kumler, SrVP&TO

InvRes: Andrew O'Donnell, VP&TO

TrOps: Martin Russell, 1stVP&TO

TrAdmin: Donald Willing, SrVP&TO

Nb: George Buskirk, SrVP&TO

EmplBen: J. O'Donnell, VP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY

One Merchants Plaza, P.O. Box 5031 46255

317/267-7272 Tr\$2.5 Bil

Daniel L. Fleck, ExecVP

Hd: Thomas P. Ewbank, SrVP&SrTO

PersTr: R. Michael Miner, VP&TO

PersAcct,Adm&TrCoun: Mary Y. Marsh,

SrVP&TrCoun

ComTr: Elizabeth Meitzler, VP&IO

EmplBen: Eduardo L. Aguirre, SrVP&TO

PropMgt: Edward L. West, VP

CorpTr: Randolph J. Stierer, VP&TO

TrInv: Michael J. Burgad, SrVP&IO

Tax: Diane E. Bokelman, VP&TO

EmplBen,Nb: Susan Thomas, VP

TrOps,FPD: Stanley M. Harris, VP&SrTO

PersNb: Richard F. Stegemeier, VP&TO

PEOPLES BANK & TRUST CO.

130 E. Market St. 46204

317/237-8068 Tr\$100 Mil

Hd,TrInv,Nb: Terry L. Young, VP&SrTO

PersTr: James A. Rice, VP&TO

CorpTr: J. Christopher White, AsstVP&TO

EmplBen: Victoria Fillenwarth, TO

TrOps: Marilyn Karnatz, AsstVP&TOpMgr

Jasper**DU BOIS COUNTY BANK**

P.O. Box 550 47546

812/482-2772 Tr\$36 Mil

Hd: Robert R. Webster, VP&SrTO

PersTr,CorpTr,TrInv,ComTrF,EmplBen:

Thomas Krodell, AsstVP

TrOps: Cheryl Hoffman

GERMAN AMERICAN BANK

711 Main St., P.O. Box 810 47546

812/482-1314 Tr\$42 Mil

Hd: Roger W. Eckerle, AsstVP&TO

PersTr: Tony Nordhoff, AsstTO

EmplBen: Bonnie Hochgesang, AsstTO

JASPER STATE BANK

P.O. Box 151 47546

Tr\$4 Mil

David L. Keller, TO

Jeffersonville**CITIZENS FIDELITY BANK & TRUST COMPANY INDIANA**

400 State St. 47150

812/949-6670 Tr\$26 Mil

Hd: Barbara L. Harper, VP&TO

Rose M. Wathen, TO

COMMERCEAMERICA BANKING COMPANY

CS 8 47130

812/284-7484 Tr\$75 Mil

Hd,TrOps,Nb: Gary L. Johnson, SrVP&TO

PersTr: Billieann Durrett, VP&TO

CorpTr,TrInv,EmplBen: Ralph Barany, VP&TO

Kendallville**CAMPBELL & FETTER BANK**

P.O. Box 231 46755

219/347-1500 Tr\$6 Mil

Hd: Linda Weber, TO

SUMMIT BANK OF KENDALLVILLE

P.O. Box 668 46755

219/347-0800 Tr\$3 Mil

(Branch of Ft. Wayne)

Hd: Tom Alberts, Pres

TrOps: Barbara Miller

Kentland**KENTLAND BANK**

P.O. Box 145 47951

219/474-5155 Tr\$10 Mil

Hd: Lois V. Norris, TO

Kingman**BANK OF WESTERN INDIANA**

State Rd. 234 47952

317/397-3395

(Branch of Covington)

Hd: Bonnie Mayfield, TO

Knox**TRUSTCORP OF KNOX**

20 N. Main St. 46534

219/772-2144 Tr\$5 Mil

Hd: Robert Hamilton, Pres

Kokomo**CITIZENS NATIONAL BANK OF GRANT COUNTY**

Kokomo Financial Center

1622 E. Hoffer 46904-0202

317/662-3911

(Branch of Marion)

Hd: Ted Wright, TO

FIRST NATIONAL BANK

322 N. Main St. 46901

317/459-3911 Tr\$38 M'l

Hd: John P. O'Donnell, VP&TO

EmplBen: Bonnie Nicholas, TO

TrOps: Becky Cecil, TOpSupv

PersTr: Roselyn Lewis, AsstVP&TO

UNION BANK & TRUST CO.

Main at Mulberry 46901

317/457-8111 Tr\$366 Mil

Hd: Carl R. Van Zant, VP&TO

PersTr,CorpTr: Betty L. Boles, VP&TO

PersTr: Michael Lammers, VP&TO

James P. White, TO

TrInv: Linda Baitz, TO

TrOps: Mark Pearson, TO

EmplBen: Robert Wilner, TO

Tax&Est: Mark Harris, TO

Kouts**FIRST NATIONAL BANK**

221 Main St. 46347

317/766-2626

(Branch of Valparaiso)

Hd: Steve Kreiger, VP&SrTO

PersTr: Pam Almus, TO

TrOps: Cynthia Hutcheson, AsstVP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

INDIANA (Cont'd)

Lafayette

BANK ONE LAFAYETTE, N.A.

201 Main St. 47902

317/423-0413 Tr\$107 Mil

Farm: Carl E. Brown, VP&FM

Stephen Wright, AsstFM

Prob: Janet Collins-Cutter, SrVP&TO

Kathleen Wollam, ProbAdm

PersTr: Robert A. Mayhill, AsstVP&TO

Debra E. Cox, TO

Jane Westhoff, TrAdm

TrOps: Alberta Barker, TOpO

TrInv, EmplBen: James S. Backoff, SrVP&SrTO

EmplBen: Douglas Smith, Adm

LAFAYETTE BANK & TRUST CO.

P.O. Box 1130 47901

317/423-2511 Tr\$100 Mil

Hd: Lawrence A. Anthrop, VP&TO

TrOps: Michael J. Vogel, TOpO

TrInv: Rita K. Wedemeyer, IO

John K. Mandeville, Agri-busO

TrAdm: Douglas M. Wehrman, AsstTO

Kimberly A. Loveless, AsstTO

LAFAYETTE NATIONAL BANK

337 Columbia St. 47902

317/423-8022 Tr\$180 Mil

Hd: J. Thomas Servies, VP

Prob: Shirley M. Osterling, AsstVP&TO

PersTr: Daniel A. Lane, AsstVP&TO

CorpTr, RE: Ronald E. Burgess, AsstVP&TO

TrInv, ComTrF: James E. Peterson, VP&TrInvO

Nb: Stuart L. Main, SrVP&TO

EmplBen: Rick Kennedy, AsstVP&TO

TrOps: Larry E. Suter, AsstVP

Lagrange

FARMERS STATE BANK

220 S. Detroit St. 46761

219/463-7111 Tr\$10.7 Mil

Hd: Orea E. Mulholland, TO

La Porte

FIRST OF AMERICA BANK-LA PORTE, N.A.

800 Lincolnway 46350

219/362-6171 Tr\$85 Mil

PersTr: H. J. Kohne, VP

E. L. Satkoski, AsstTO

EmplBen: Debra Niezer, VP&TO

LA PORTE BANK & TRUST CO.

601 Jackson St., P.O. Box D 46350

219/362-0404 Tr/\$25 Mil

Hd, Nb: Lawrence J. Mazur, SrVP&TO

PersTr, CorpTr, TrInv: Nancy L. Schwarzkopf

EmplBen, EstGdnshp: Anne Klosowski

Lawrenceburg

AMERICAN STATE BANK

131 Walnut St. 47025

812/537-1234 Tr/u\$1 Mil

Hd: V. A. Mix, TO

STAR BANK, N.A. OF SOUTHEASTERN INDIANA

P.O. Box 327 47025

812/537-1212 Tr\$4 Mil

Hd: Susan Smith, SrVP&TO

Lebanon

THE BOONE COUNTY STATE BANK

an Ameritrust Bank

P.O. Box 528 46052

317/482-3321 Tr\$12 Mil

Hd, Nb: L. Wayne Sipe, Pres&TO

PersTr, CorpTr, TrInv, TrOps:

Robert L. Thompson, VP&TO

Anna Marie Spall, AsstTO

MID STATE BANK

P.O. Box 70 46052

317/482-3300

(Branch of Zionsville)

Robert A. Duff, SrVP&TO

Liberty

THE UNION COUNTY NATIONAL BANK

P.O. Box 217 47353

317/458-5131 Tr\$2 Mil

Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK

222 Cavin St. 46767

219/894-4141 Tr\$12.5 Mil

Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK

100 N. Meridian St. 47955

317/339-4646

Hd: C. Laverne Lutes, Pres

Ronald D. Kerby, VP

Linton

PEOPLES TRUST CO.

P.O. Box 190 47441

812/847-4457 Tr\$3.174 Mil

Hd, PersTr, ComTrF:

Helen Rhodenbeck, TO

Logansport

FARMERS & MERCHANTS STATE BANK

P.O. Box 720 46947

219/722-2274 Tr\$13.5 Mil

Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT

One First National Plaza 46947

219/722-8800 Tr\$90 Mil

Hd: Russell Fry, VP&TO

Suzanne Chilcott, AsstVP&TO

Lou Ann Doty, AcctAdm

Loogootee

THE UNION BANK

P.O. Box 137 47553

812/295-2624 Tr/u\$1 Mil

Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK

P.O. Box 8 46356

219/698-8981 Tr\$90 Mil

Hd: Donald L. Hawkins, VP&TO

TrAcct: Christine Jensen

TrAdm: Patricia K. Wachter

Lynn

GREENSFORK TOWNSHIP STATE BANK

R.R. 2, Box 71 47355

317/874-2511 Tr\$65

Hd: James Stephen Murphy, Pres&TO

PersTr, TrOps: Bruce A. Cowen, Csh&AsstTO

PEOPLES LOAN & TRUST BANK

119 S. Main St. 47355

317/874-2330

(Branch of Winchester)

Hd: Terri E. Matchett, VP&TO

Madison

MADISON BANK & TRUST CO.

213 E. Main St. 47250

812/265-5121 Tr\$32 Mil

Hd: John Muessel, VP&TO

Michael Hensley, AsstTO

Marion

BANK ONE, MARION, INDIANA, NA

P.O. Box 68 46952

Tr\$36 Mil

Hd: Howard L. Mundt, VP&TO

TrOners: Donna J. Rust, AsstTO

CITIZENS NATIONAL BANK OF GRANT COUNTY

P.O. Box 1248 46952

317/662-3911 Tr\$6.5 Mil

(Branches in Gas City, Kokomo & Upland)

Hd: Theodore C. Wright, SrTO

SUMMIT BANK OF MARION

4th & Washington Sts. 46953

317/668-8111 Tr\$62 Mil

Hd, CorpTr, TrInv, EmplBen, Nb:

Jack S. Kightlinger, VP&SrTO

PersTr, TrOps, Prob, TDP, Nb:

David J. Raabe, VP&TO

Gdnshp, Est: Timothy L. Faust, AsstVP

Martinsville

FIRST NATIONAL BANK

89 N. Jefferson St. 46151

317/342-5511 Tr/o\$9 Mil

Hd: John O'Donnell, TO

Merrillville

BANK ONE, MERRILLVILLE, N.A.

1000 E. 80th Place, P.O. Box 10129 46411

219/738-6171

Hd: D. H. Brubeck, VP&TO

TrOps: J. Smith, AsstTO

Michigan City

FIRST CITIZENS BANK, N.A.

P.O. Box 800 46360

219/874-9221 Tr\$176 Mil

Hd: Leon A. Dargis, SrVP

PersTr: Connie Kmetz

CorpTr: Susan Anderson

TrInv: Robert P. Rose, TO

ComTrF: Duane G. Merrill

EmplBen: David Forbes

TrOps: Alicia Smith

Nb: Diana L. Alinsky

Middlebury

FIRST STATE BANK

P.O. Box 69 46540

219/825-2166 Tr\$6 Mil

Hd, PersTr, ComTrF, Nb, EmplBen:

Sam H. Hoover, Jr., Chm

CorpTr, TrInv, EmplBen: James Hiatt, Pres

TrOps: Greg Krider, TO

TDP: Rose Ann Seymore, VP

Milan

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-MILAN CENTER

P.O. Box 127 47031

812/654-2871 Tr/u\$1 Mil

Norman Crum, AsstVP&TO

Monterey

THE FIRST NATIONAL BANK

P.O. Box 8 46960

219/542-2121

Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK

P.O. Box 708 47960

219/583-5141 Tr\$6 Mil

Hd: Gerald J. Delzell, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Mooresville

CITIZENS BANK

P.O. Box 789 46158
317/831-0110 Tr\$2.4 Mil
Hd: Randy L. Giles, TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.

P.O. Box 746 47620
812/838-6571 Tr\$23 Mil
Hd: K. W. Goss, Chm, CEO&TO
Phyllis A. Hawley, SrVP&TO

THE POSEY COUNTY NATIONAL BANK

112 E. Third St. 47620
812/838-4333
Hd: Walter R. Brunton, Pres&CEO
Brenda J. Thompson, TO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.

P.O. Box 751 47305
317/747-7550 Tr\$350 Mil
Hd, PersTr: Paul L. Sehnert, Jr., VP&SrTO

INDUSTRIAL TRUST & SAVINGS BANK

220 Walnut Plaza 47305
317/747-4500 Tr\$72 Mil
Hd, Trlnv, ComTrf, PersTr, Nb: Gene Nibbelin, SrTO

EmplBen: William A. Jennings, TO
TrOps: Charles Whitlock, TO

MERCHANTS NATIONAL BANK

P.O. Box 792 47305
317/747-1330 Tr\$560 Mil
Hd: James W. Hess, VP&SrTO
ProbTr: Edward V. Huffman, VP&TO
PersTr: Bonita J. Ramirez, TO
Wendy M. Molitor, TO
Trlnv: Mark A. Collison, AsstVP&IO
EmplBen, Nb: Gary P. Bartlett, VP&TO
TrOps: S. Joe DeHaven, VP&TOpO
Taxes: Carolan S. Merchand, TrTxO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA

9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK

P.O. Box 9 47034
812/852-4242 Tr\$1 Mil
Hd: Herbert L. Kesler, TO

New Albany

CITIZENS FIDELITY BANK & TRUST COMPANY INDIANA

400 State St. 47150
812/949-6670 Tr\$26 Mil
Hd: Barbara L. Harper, VP&TO
Rose M. Wathen, TO

MUTUAL TRUST BANK

P.O. Box 1247 47150
812/944-8443 Tr\$50 Mil
Rebecca C. Biggs, VP&SrTO
PersTr: Shirley A. Totten, AsstTO
EmplBen, TrOps: Shirley Harner

New Castle

BANK ONE, RICHMOND, NATIONAL ASSOCIATION

1338 Broad St. 47362
317/529-3130
Judy Smith, TO

CITIZENS STATE BANK

1238 Broad St. 47362
317/529-4550 Tr\$5 Mil
Hd: G. Thomas France, VP&TO

New Palestine

NEW PALESTINE BANK

P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o\$2 Mil
Hd: Aila Hudson, TO

Noblesville

AMERICAN NATIONAL BANK

P.O. Box 40 46060
317/773-0980 Tr\$52 Mil
Hd, PersTr, CorpTr, Trlnv, ComTrf:
Mary Jane H. Cook, VP&TO
EmplBen: Linda I. Villegas, AsstVP&TO

WAINWRIGHT BANK & TRUST CO.

One Wainwright Plaza 46060
317/773-1650 Tr\$12 Mil
(Affiliate of Huntington Bancshares, Inc., Columbus, Ohio)
Hd: Dan J. Padgett, VP&SrTO
Mary K. Cooper, TrAdmAsst

North Judson

AMERICAN STATE BANK

310 Lane St. 46366
219/896-2141 Tr\$4 Mil
(Branches at Kootz Lake and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK

P.O. Box 502 46962
219/982-2121 Tr\$15.7 Mil
Hd: Terry Carpenter, Pres&TO
Willard P. Anderson, TO

North Vernon

UNION BANK & TRUST CO.

7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr\$1 Mil
Hd: John W. Couchman, Pres
Trlnv, ComTrf, TrOps, Nb: Robert Lamaster, TO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY

P.O. Box 97 47660
812/749-4011 Tr/u\$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK

P.O. Box 176 47037
812/689-4202 Tr\$2 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK

P.O. Box 325 46777
219/622-4141 Tr\$9 Mil
Hd: Judith K. Fahl, VP&TO
Lani Mahnnensmith, AsstTO

Owensville

FARMERS BANK & TRUST COMPANY

P.O. Box 68 47665
812/724-2055
(Branch of Wadesville)
Hd: Dwight L. Nestrick, Pres&TO
Dale S. Martin, SrVP&AsstTO
David K. Woods, SrVP&AsstTO
Gayle E. Helfrich, VP&AsstTO
Julie Ann Williams, TrAsst
Connie J. Adams, TrAsst

Oxford

STATE BANK OF OXFORD

P.O. Box 46 47971
317/385-2213 Tr/u\$1 Mil
Hd: Lowell Gardner, Pres&TO

Paoli

ORANGE COUNTY BANK

P.O. Box 227 47454
812/723-4771 Tr\$13.7 Mil
R. A. Doan, Pres&TO
Hd: Harold Minton, SrVP&TO
TDP: Clyde Barnett, AsstVP

Pendleton

PENDLETON BANKING COMPANY

P.O. Box 210 46064
317/778-2132 Tr\$11 Mil
Hd: Elke U. Baltimore, AsstVP&TO

Peru

PERU TRUST CO.

P.O. Box 370 46970
317/473-6661 Tr\$14 Mil
Hd: H. Phil Tomsen, SrVP&TO

WABASH VALLEY BANK & TRUST CO.

2 S. Broadway, P.O. Box 167 46970
317/473-5516
Hd: Howard N. Jackson, SrVP&TO

Petersburg

CITIZENS STATE BANK

Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o\$3.5 Mil
Hd, PersTr, Trlnv, EmplBen, TrOps, TDP:
Richard K. Branaman, TO

PIKE COUNTY BANK

P.O. Box 308 47567
812/354-8434 Tr\$1 Mil
Hd: Hugh A. Eskew, VP, Csh&TO
Stacey Weisman, AsstTO

Plainfield

BANK ONE, PLAINFIELD, NA

P.O. Box 158 46168
317/839-8000 Tr\$1.920 Mil
PersTr, TrOps, Trlnv, Nb: Jane A. Hering, TO
HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

Portage

FIRST NATIONAL BANK

6043 Central Ave. 46368
219/762-2165
(Branch of Valparaiso)
Hd: Steven Kreiger, VP&SrTO
PersTr: Pam Almus, TO
TrOps: Cynthia Hutcheson, AsstVP&TO

Porter

FIRST STATE BANK OF PORTER

230 Lincoln St. 46304
219/926-2136 Tr/u\$1 Mil
Hd: Jim Ruge, Pres&TO

**Include
Your Logo
See Page 231**

INDIANA (Cont'd)

Portland

CITIZENS BANK

P.O. Box 1089 47371
219/726-7116
Hd: Susan Dillon Myers, TO
Ward C. Weisel, VP&TO

PEOPLES BANK

P.O. Box 1009 47371
219/726-9301 Tr\$20 Mil
Hd: Richard L. Huffman, SrTO
TrOps: Coral Wisner, TO

Poseyville

FARMERS BANK & TRUST CO.

P.O. Box 37 47633
812/874-2239
(Branch of Wadesville)
Hd: Dwight L. Nestrick, Pres&TO
Dale S. Martin, SrVP&AsstTO
David K. Woods, SrVP&AsstTO
Gayle E. Helfrich, VP&AsstTO
Connie J. Adams, TrAsst
Julie Ann Williams, TrAsst

Princeton

GIBSON COUNTY BANK

P.O. Box 460 47670
812/385-2521
Hd: Mrs. Dorothy Parmenter, TO
Esther Sermersheim, AsstTO

Rensselaer

BANK ONE, RENSSELAER NA

P.O. Box 197 47978
219/866-7121
Hd: D. Job, TO

FIRST OF AMERICA BANK-RENSSELAER

P.O. Box 257 47978
219/866-5154 Tr\$10 Mil
Hd: Donald P. Steiner, Pres&TO
Carol S. Kessler, AsstTO

Reynolds

BANK OF REYNOLDS

P.O. Box 218 47980
219/984-5471 Tr\$2.062 Mil
Hd: Dennis J. Withem, TO

Richmond

BANK ONE, RICHMOND, NATIONAL ASSOCIATION

7th & Promenade 47374
317/935-1111 Tr\$100 Mil
(Branch in New Castle)
Hd: R. J. Heindl, VP&SrTO
R. Sandvig, VP&TO
K. Stephen, TO

PEOPLES LOAN & TRUST BANK

1817 Chester Blvd. 47374
317/962-4470
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

STAR BANK N.A.

8th & Promenade 47374
317/983-2306 Tr\$270 Mil
Hd: Herbert R. Lahmann, VP&SrTO
PersTr: Thomas P. Alberts, AsstVP&TO
TrInv: Eric D. Martz, AsstVP&TrInvO
CorpTr: EmpBen: Kim R. Kemper, EBO

WAYNE BANK & TRUST CO.

P.O. Box 728 47374
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Ridgeville

PEOPLES LOAN & TRUST BANK

114 N. Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Rising Sun

RISING SUN STATE BANK

P.O. Box 8 47040
812/438-2332 Tr/u\$1 Mil
Hd: Dale L. Siekman, Pres
TrOps: April Hautman, A.C.

Roachdale

TRI-COUNTY BANK & TRUST CO.

P.O. Box 218 46172
317/522-1000 Tr\$6.1 Mil
Hd: Jerry Baumgartner, Pres&TO

Roanoke

TRUSTCORP BANK, HUNTINGTON, N.A.

102 S. Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, VP&TO

Rochester

FARMERS & MERCHANTS BANK

P.O. Box 567 46975
219/223-3105 Tr/o\$1 Mil
Hd: Bill Gordon, TO

THE FIRST NATIONAL BANK

125 E. Ninth St. 46975
219/223-3151 Tr\$5 Mil
Hd: Edward W. Bellows, ExecVP
Carolyn Price, AsstTO
Larry J. Carr, AsstTO
Mary Ruth Ingram, AsstTO

Rockville

THE PARKE STATE BANK

P.O. Box 188 47872
317/569-3171 Tr\$2 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK

Market & Ohio Sts., P.O. Box 167 47872
317/569-3163 Tr/u\$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK

P.O. Box 370 46978
219/643-5555 Tr\$4.9 Mil
Hd: Merle C. Nice, TO
TrOps: H. Arlene Huffman, AsstTO
Lois Robinson, AsstTO

Rushville

THE RUSH COUNTY NATIONAL BANK

P.O. Box 459 46173
317/932-4151 Tr\$2 Mil
Hd: Deborah Weidner, TO

Salem

FARMERS-CITIZENS BANK

P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM

P.O. Box 388 47167
812/883-2381
Hd: Kurt E. Wilson, TO-Inv

San Pierre

AMERICAN STATE BANK

San Pierre Banking Center 46374
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Santa Claus

SPENCER COUNTY BANK

State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u\$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK

P.O. Box 38 47382
317/584-2500 Tr/o\$10 Mil
Richard Gallihier, TO
Leonard L. Brown, AsstTO
Martin Wells, AsstTO

Sellersburg

CITIZENS FIDELITY BANK & TRUST CO. INDIANA

P.O. Box E 47172
812/949-6670 Tr\$26 Mil
Hd: Barbara L. Harper, VP&TO
Rose M. Wathen, TO

Seymour

JACKSON COUNTY BANK

P.O. Box 1001 47274
812/522-3607 Tr/o\$40 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Wenli, VP&TO

SEYMOUR NATIONAL BANK

P.O. Box 383 47274
812/522-2120 Tr\$26.9 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

CENTRAL INDIANA BANK, N.A.

P.O. Box 510 46176
317/392-3261 Tr\$1 Mil
Hd: R. W. Barger, Pres&CEO

FARMERS NATIONAL BANK

P.O. Box 790 46176
317/392-2543 Tr\$16.0 Mil
Hd: Carlos E. Croven, Pres
Darlene Wolsiefer, VP&TO
Janet Roberts, AsstTO

Sheridan

SUMMIT BANK OF HAMILTON COUNTY

322 S. Main St., P.O. Box 107 46069
317/758-4481 Tr/o\$8.401 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TC

Shipshewana

SHIPSHEWANA STATE BANK

P.O. Box 157 46505
219/768-4191 Tr\$16.8 Mil
Hd: Richard C. Lewton, VP-MgtLoan&TO
PersTr: Orris W. Yoder, TO
TrOps: Connie Miller, AsstTO

21% of the readers of
TRUSTS & ESTATES
are involved in endowment funds.

South Bend

FIRST INTERSTATE BANK OF NORTHERN IN. N.A.

112 W. Jefferson Blvd. 46601
219/237-3314

Hd: Robert R. Cleppe, SrVP&TO
PersTr: Warren G. Ransom, VP&TO
CorpTr: Nancy S. Filley, TO
TrInv: William Rozycki, VP&TO
ComTrF: George E. Wehrle, VP&SrIO
EmplBen: Robert W. Hirsch, Jr., VP&TO
TrOps: Leslie A. Wilson

1st SOURCE BANK

P.O. Box 1602 46634
219/236-2790 Tr\$700 Mil

Hd,Nb: James P. Coleman, SrVP&TO
PersTr,CorpTr: Robert B. Rountree, VP&SrTO
TrInv,ComTrF: John S. Seidl, VP&SrIO
EmplBen: R. Calvin White, VP&SrTO
TrOps: Herbert Hueni, VP&SrTrAcctgO

SUMMIT BANK OF SOUTH BEND

P.O. Box 1108 46624
219/287-6600 Tr/u\$1 Mil

Hd: John Lear, Pres
Michael Heminger, ExecVP

TRUSTCORP BANK, SOUTH BEND

Plaza East Bldg.
215 S. St. Joseph St. 46601

219/237-5308 Tr\$500 Mil
Hd: David A. Hosinski, SrVP&TO

VALLEY AMERICAN BANK & TRUST CO.

101 N. Main St., P.O. Box 11588 46634
219/237-4655

Hd: Roland R. Swanson, SrVP&SrTO
PersTr: Thomas J. Leland, AsstVP&TO
CorpTr,EmplBen: Janet L. Dawson, VP&TO
TrInv: Henry F. Schricke, Jr., VP&TO
TrOps: L. E. Wagner, VP
Nb: Dallas P. Hogan, VP&TO

Spencer

OWEN COUNTY STATE BANK

P.O. Box 151 47460
812/829-4810 Tr\$12.5 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FIRST FARMERS STATE BANK

P.O. Box 190 47882
812/268-3331 Tr\$4.7 Mil
K. P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN-PEOPLES STATE BANK

32 S. Court St. 47882
812/268-4377 Tr\$18 Mil
James M. Krodell, TO
Deena Vandergriff, AsstTO

Sunman

PEOPLES BANK & TRUST CO.

P.O. Box 168 47041
812/623-2237 Tr/u\$1 Mil
Hd: Donnell Steinfort, Csh&TO

Syracuse

STATE BANK OF SYRACUSE

P.O. Box 127 46567
219/457-3165 Tr\$1.4 Mil
Hd: James E. Caskey, Pres

Tell City

TELL CITY NATIONAL BANK

P.O. Box 129 47586
812/547-2523
Hd: Franklin T. Simpson, SrVP&TO
TrOps: Kenneth Schroeder, Csh&AsstTO

Terre Haute

FIRST BANK AND TRUST COMPANY

P.O. Box 6067 47802

812/234-0087

(Branch of Brazil)

INDIANA STATE BANK

P.O. Box 1608 47808

812/234-5536 Tr\$4.5 Mil

Hd: John Wm. Thompson, VP&TO

MERCHANTS NATIONAL BANK

P.O. Box 1447 47808-1447

812/234-5571 Tr\$263 Mil

Hd: Jeffrey R. Kriebel, SrVP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Gary D. Shelton, TrInvO
ComTrF: Joan T. Chervenko, TO
TrOps: Anne Lumsdon
Nb: John N. Royse, Chm&CEO
TrMktg&NbDev: Jay Coakley
Robert M. Boyer, Constl
TDP: Kim Richardson

TERRE HAUTE FIRST NATIONAL BANK

One First Financial Plaza 47807-3225

812/238-6257 Tr\$114 Mil

Hd: Jack H. Page, SrVP&TO
PersTr: Cary W. Sparks, VP&TO
TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
EmplBen: Chip Dondrea, AsstCsh&TO
TrOps: Debra L. Sturgis, TO

Thorntown

HOME NATIONAL BANK

P.O. Box 67 46071

317/436-2222

Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK

102 N. Main St. 46072

317/675-2178 Tr\$6.5 Mil

Hd: P. J. Schmith, Pres&TO

FARMERS LOAN & TRUST CO.

110 E. Jefferson St. 46072

317/675-2172 Tr\$7.5 Mil

Hd: Betty Aitchley, TO

Upland

CITIZENS NATIONAL BANK OF GRANT COUNTY

225 N. Main 46989

317/998-2766

(Branch of Marion)

Hd: Dick Puckett, BrMgr&AsstTO

Valparaiso

THE FIRST BANK OF WHITING

150 W. Lincolnway 46363

219/462-1701

(Branch of Highland)

R. Daniel Eichinger, TO-Inv
Sheena Marrell, AdmAsst

FIRST NATIONAL BANK

P.O. Box 2147 46384

219/462-4161 Tr\$50 Mil

(Branches in Chesterton, Hebron, Kouts & Portage)

Hd: Steve Krieger, VP&SrTO

PersTr: Pam Almus, TO

TrOps: Cynthia J. Hutcheson, AsstVP&TO

Veedersburg

VEEDERSBURG STATE BANK

P.O. Box 247 47987

317/294-2455 Tr\$1 Mil

Hd: John E. Hetrick, TO

Vevay

VEVAY DEPOSIT BANK

P.O. Box 176 47043

812/427-2323 Tr\$1 Mil

Hd: Ralph V. Tilley, Pres

Vincennes

AMERICAN NATIONAL BANK

302 Main St., P.O. Box 438 47591

812/882-3050 Tr/o\$32.2 Mil

Hd: Karen L. Krodell, Esq., VP&SrTO

SECURITY BANK & TRUST CO.

P.O. Box 1200 47591

812/882-4990 Tr\$26 Mil

Hd: Michael J. Hagen

TrInv: Walter Cary, SrVP&TO

TDP: Mrs. Faye Vincent, OffMgr

Wabash

FIRST NATIONAL BANK IN WABASH

P.O. Box 397 46992

219/563-1116 Tr\$19 Mil

Hd: Richard E. Knafel, VP&TO

Geri Schuler, TO

Rita Fedewa, TrAdm

FRANCES SLOCUM BANK & TRUST CO.

P.O. Box 588 46992

219/563-4116 Tr/u\$1 Mil

Hd: Jerry M. Ault, Pres&TO

Wadesville

FARMERS BANK & TRUST CO.

47638

812/673-4222 Tr\$5.0 Mil

(Branches in Owensville, Poseyville and St. Philips)

Hd: Dwight L. Nestrick, Pres&TO

Dale S. Martin, SrVP&AsstTO

David K. Woods, SrVP&AsstTO

Gayle E. Helfrich, VP&AsstTO

Connie J. Adams, TrAsst

Julie Ann Williams, TrAsst

Wakarusa

TRUSTCORP BANK, GOSHEN

P.O. Box 426 46573

219/862-2220 Tr\$20 Mil

(Branch of Goshen)

Hd: Ross Sloat

Walkerton

AMERICAN STATE BANK

Koontz Lake

Rt. 5, Box 244A 46574

219/867-5601

(Branch of North Judson)

— Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK

P.O. Box 1447 46580

219/267-3271 Tr\$85 Mil

Hd: John Elliott, SrVP&TO

CorpTr,TrOps: Jean Rollings, TO

PersTr: Roy W. Kern, VP&TO

EmplBen: Hal Stroh, TO

LAKE CITY BANK

P.O. Box 1387 46580

219/267-9110 Tr\$35 Mil

Hd: Robert E. Gephart, SrVP&TO

TrOps: Jeanine Knowles, TO

66% of the readers of
TRUSTS ESTATES
handle charitable requests.

INDIANA (Cont'd)

Washington

PEOPLES NATIONAL BANK & TRUST CO.

201 E. Main St. 47501
812/254-4630 Tr\$3 Mil
Hd: Joseph A. Wellman, Pres&TO
Barbara Rodimel, AsstVP
Linda L. Osman, Csh&SrTO

THE STATE BANK OF WASHINGTON

P.O. Box 111 47501
812/254-2320 Tr\$1 Mil
Hd: Patricia Paul, AsstCsh
Sue Mangin, TO

UNITED SOUTHWEST BANK

P.O. Box 499 47501
812/254-1760 Tr\$2.5 Mil
William E. Summers, TO
Jack L. Colbert, TO
Marcella Poindexter, TO
Iona Lawyer, TO

Waterloo

CITIZENS STATE BANK

280 N. Wayne St. 46793
219/837-2561 Tr/u\$1 Mil
Hd: Juanita Crowl

West College Corner

THE FARMERS STATE BANK

P.O. Box 405 45003
317/732-3111 Tr/u\$1 Mil
Hd: Helen McLaughlin, AsstCsh&TO

Whiting

AMERICAN TRUST & SAVINGS BANK

P.O. Box 790 46394
219/659-0850
Hd: Philip J. Grenchik, ExecVP, Csh&TO

Winamac

FIRST UNION BANK & TRUST CO.

110 N. Market St. 46996
219/946-3113 Tr/o\$3 Mil
Hd: James J. Bretlin, Pres&TO

Winchester

PEOPLES LOAN & TRUST BANK

P.O. Box 409 47394
317/584-3501 Tr\$37.96 Mil
(Branches in Eastside Winchester, Farmland, Lynn,
Richmond & Ridgeville)
Hd: Terri E. Matchett, VP&TO
Shirley J. Zittel, TrAdm
TrOps: Debra K. Butcher
TDP: Rhonda King

RANDOLPH COUNTY BANK

122-124 W. Washington 47394
317/584-2501 Tr\$7 Mil
Hd: Linda D. Brown, VP&TO
EmplBen: Richard Peterson, Pres&TO

Windfall

UNION STATE BANK

46076
317/319-8155
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT

P.O. Box 336 47995
219/279-2185 Tr\$1 Mil
Hd: James J. Evaris, Pres&TO
PersTr, CorpTr, TrInv, ComTr:
Margaret M. Howard, VP, Csh&AsstTO

Zionsville

MID STATE BANK

P.O. Box 100 46077
317/873-3377 Tr\$17 Mil
(Branch in Lebanon)
Hd: Robert A. Duff, SrVP&TO
Joyce S. Cunningham, AsstCsh&AsstTO

IOWA

Ackley

ACKLEY STATE BANK

650 Main St. 50601
515/847-2651 Tr\$3 Mil
Hd: Gary Homan, TO

Adel

BRENTON BANK AND TRUST COMPANY

P.O. Box 157 50003
515/993-4551
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Albert City

ALBERT CITY SAVINGS BANK

P.O. Box 128 50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

FIRST INTERSTATE BANK OF ALGONA

P.O. Box 40 50511
515/295-2487 Tr/u\$1 Mil
Hd: Wayne N. Forgey, Pres&TO
IOWA STATE BANK, ALGONA, IOWA
5 E. Coll St. 50511
515/295-3595 Tr\$9 Mil
Hd: John R. O'Neal II, TO

Alta

THE FIRST TRUST & SAVINGS BANK

P.O. Box 37 51002
712/284-1234 Tr/u\$1 Mil
Hd: William C. Fulcher, Pres

Alta Vista

ALTA VISTA STATE BANK

50603
515/364-2135 Tr/u\$1 Mil
Hd: Roger F. Busch, ExecVP&TO

Ames

FIRST NATIONAL BANK

P.O. Box 846 50010
515/232-5561 Tr\$33 Mil
Hd: Steven J. McLaughlin, AsstVP&TO
JoAnn E. Lathrop, AsstTO

UNITED BANK & TRUST

P.O. Box 828 50010
515/232-8200 Tr\$17 Mil
Hd: Barbara J. Brinkmeyer, VP&TO

Ankeny

ANKENY STATE BANK

817 N. Ankeny Blvd
P.O. Box 100 50021
515/964-4293 Tr\$6.6 Mil
Hd: Donald L. Davis, VChmBd&TO
EmplBen: Dale C. Froehlich, Pres

Anthon

FIRST TRUST & SAVINGS BANK

P.O. Box G 51004
712/373-5224 Tr/u\$2 Mil
Hd: David Claussen, Pres&TO

Arthur

IDA COUNTY STATE BANK

51431
712/364-3292
(Branch of Ida Grove)

Ashton

ASHTON STATE BANK

Main St. 51232
712/724-6326
Hd: Sandra Patten

Atlantic

FIRST WHITNEY BANK & TRUST

P.O. Box 271 50022
712/243-3195 Tr\$1 Mil
Hd: R. D. Bolton, VP&TO

Audubon

AUDUBON STATE BANK

315 Broadway 50025
712/563-2644
Hd: F. James Boyd
TrOps: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK

111 E. 2nd St. 51005
712/434-2291 Tr/u\$1 Mil
Hd: Duane Gaudin, VP

Bedford

STATE SAVINGS BANK

P.O. Box 68 50833
712/523-2131 Tr/u\$1 Mil
Hd: Donald E. Harms, ExecVP
TrOps: Brian Graewe

Belmond

FIRST STATE BANK

P.O. Box 39 50421
515/444-3226 Tr/u\$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Bruner, VP&AsstTO
Bradley W. Robson, VP&AsstTO

Bloomfield

DAVIS COUNTY SAVINGS BANK

P.O. Box 35 52537
515/664-2006 Tr\$3 Mil
Hd: Jim Carlisle, TO

Boone

BOONE STATE BANK & TRUST CO.

716 Bth St., P.O. Box 428 50036
515/432-6200 Tr/o\$3 Mil
Hd: Ken Sundall, Pres
THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr\$11 Mil

Brighton

RUBIO SAVINGS BANK OF BRIGHTON

122 E. Washington St. 52540
Hd: Dean Edwards, Pres

Burlington

BURLINGTON BANK & TRUST

222 N. Main St. 52601
319/753-9100 Tr\$67 Mil
Hd,TrInv,ComTrF,Nb: Frank J. Delaney, III
Prob,PersTr,CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOps: Carol Sanders

FARMERS & MERCHANTS BANK & TRUST

P.O. Box 928 52601
319/752-3661 Tr\$17.5 Mil
Douglas M. Brienzo, AsstTO

FIRST NATIONAL BANK

P.O. Box 1088 52601
319/752-2761 Tr\$85 Mil
Hd,PersTr,CorpTr,TrInv:
Robert C. Matsch, Chm&SrTO
EmplBen,TrOps: Dennis G. Daedlow, TO
TrOps: Marie Oliver, TO
TrInv: Virginia Rice
Kent Lewis, TO
Susan Brown, TO
Jean Bollinger, AsstTO

Carroll

CARROLL COUNTY STATE BANK

Sixth & Adams Sts. 51401
712/792-3567 Tr/u\$154 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK

P.O. Box 39 50613
319/277-1320 Tr\$14 Mil
Hd: Thomas N. Hawkinson, TO

Cedar Rapids

BRENTON BANK & TRUST CO.

P.O. Box 4331 52407
319/364-V135
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)

FIRST TRUST & SAVINGS BANK

1201 3rd St., S.E. 52401
319/364-1000 Tr\$8 Mil
Hd: Ben Williamson, VP&TO

GUARANTY BANK & TRUST CO.

3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr\$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO

MERCHANTS NATIONAL BANK

222 Second Ave., S.E. 52401
319/398-4224 Tr\$320 Mil
Hd: John J. Kloss, SrVP
PersTr: Laurel Merrick, VP
CorpTr: Jeffrey Kaiden, TO
TrInv: Dennis Haines, VP
EmplBen: Deborah McArthur, EBO
TrOps: James Henley, VP
Nb: Russell E. Curtis, VP
TrCoun: Elizabeth Henriksen, VP
FarmMgr: Ted Brauer, FMO

PEOPLES BANK & TRUST CO.

P.O. Box 1887 52406
319/364-0191 Tr\$250 Mil
Hd: Peter B. Welch, SrVP&SrTO
CorpTr: Donna Sorensen, TO
TrInv: Jon Augustine, TO
EmplBen: Dan Way, AsstTO
TrOps: Lila Helms, TO
Nb: Vernon Gericke, VP&TO
TDP: Diane Evans, TO

UNITED STATE BANK

320 3rd St., S.E. 52404
319/366-8413 Tr\$40 Mil
Hd: Rick Seger
TrOps, TDP, Nb: Cordy Busch

Centerville

HAWKEYE BANK & TRUST N.A.

P.O. Box 550 52544
515/437-4224 Tr/u\$1 Mil
(Branch in Seymour)
Hd: R. F. Malmberg, TO

IOWA TRUST & SAVINGS BANK

P.O. Box 490 52544
515/437-4500 Tr\$5.0 Mil
Hd: Jack Moletta, VP&TO

Chariton

NATIONAL BANK & TRUST CO.

P.O. Box 331 50049
515/774-8581 Tr\$2.9 Mil
Hd: Larry Rolfstad, Pres&TO

Charles City

CITIZENS NATIONAL BANK

P.O. Box 516 50616
515/228-3461 Tr/u\$1 Mil
Hd: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.

809 Clark St. 50616
515/228-2343 Tr\$18.5 Mil
Hd: Larry J. Richards, VP&TO
Heather Meyer, Adm

Cherokee

CENTRAL TRUST & SAVINGS BANK

P.O. Box 518 51012
712/225-2546 Tr/u\$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK

P.O. Box 906 51012
712/225-5131 Tr\$15 Mil

VALLEY BANK & TRUST

P.O. Box 966 51012
712/225-6117 Tr/u\$1 Mil
Hd: Donald E. Harms

Clarence

COMMUNITY STATE BANK

601 Lombard St. 52216
319/452-3155
Hd: Tom Jepson, Pres

Clarinda

PAGE COUNTY STATE BANK

P.O. Box 237 51632
712/542-5661 Tr\$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G. W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.

P.O. Box 388 50525
515/532-2854
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Steven G. Hamilton, AsstVP&TO

FIRST NATIONAL BANK

P.O. Box 268 50525
515/532-2841 Tr\$1.7 Mil
Hd: Duane D. Asbe, VP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.

P.O. Box 8 50428
515/357-7121 Tr\$2 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK

P.O. Box 151 52732
319/243-1243 Tr\$25 Mil
Hd,TrInv,Nb: Chris E. Fenimore, VP&TO
PersTr,CorpTr: Gene C. Biemann, VP
TrOps, TDP: Shirley G. Mohr

FIRST NATIONAL BANK

405 S. Third St. 52732
319/243-8500 Tr\$30 Mil
Hd: Michael L. Wise, VP&SrTO
TrOps: M. Sharon Alm, AsstVP&TO

Collins

EXCHANGE STATE BANK

50055
515/385-2304 Tr\$5 Mil
Hd: Joan E. Enfield, TO

Conrad

THE FIRST STATE BANK

P.O. Box 10 50621
515/366-2165 Tr\$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Mulloy, Pres&AsstTO
Jane Katzer, AsstTO

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK

Pearl & Broadway 51501
712/325-2951 Tr\$110 Mil
Hd: Gary R. Faust, VP&TO
PersTr,EmplBen: Brent Peters
TrInv: Wesley D. Lacy
TrOps: John E. Meyers, AsstTO
Farm, Nb: Gary Thien, FM
Joseph Trumm, FM

FIRST NATIONAL BANK OF COUNCIL BLUFFS

500 W. Broadway 51503
712/325-2625 Tr\$30 Mil
Hd: Gregory K. Blow, TO
PersTr: Virginia Nelson, AsstVP&TO

STATE BANK & TRUST

P.O. Box 68 51502
712/323-7521
Hd: Betsy J. Fredricks, TO

Cresco

CRESCO UNION SAVINGS BANK

P.O. Box 57 52136
319/547-2040 Tr\$4.5 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK

P.O. Box 109 50801
515/782-6441 Tr/u\$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK

P.O. Box 513 50063
515/992-3755
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

IOWA (Cont'd)

Danville

DANVILLE STATE SAVINGS BANK

P.O. Box 295 52623
319/392-4261 Tr\$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK

P.O. Box 100 52805
319/326-4001
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)

DAVENPORT BANK & TRUST CO.

203 W. 3rd St. 52801
319/383-3211 Tr\$375 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
R. C. Baustian, VP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
C. R. Cordt, TO
L. R. Kelly, TO
Debbie Testroet, TO
N. D. Goldsmith, TOpO
J. R. Tiedje, TO

FIRST BANK, DAVENPORT, IOWA

2nd & Main, P.O. Box 940 52801
319/328-3102 Tr\$33 Mil
Hd: Mark T. Middlebrook, VP&SrTO
TrOps: Bonny Thompson, TO
Susan Skora, VP&TO

NORTHWEST BANK & TRUST CO.

100 E. Kimberly Rd. 52806
319/388-2654 Tr\$60 Mil
PersTr, CorpTr, Nb: Margo A. Hancock, VP&TO
TrInv: Margaret Rich, AsstVP
EmplBen, TrOps: Allan Somers, VP&TO

Decorah

DECORAH STATE BANK

120 W. Water St. 52101
319/382-2991 Tr\$16 Mil
Hd, Nb: Paula J. Petersburg, VP&TO
TrOps: DeAnne Holzer, ExecTrAsst

★ Des Moines

BANKERS TRUST CO.

P.O. Box 897 50304
515/245-2800 Tr\$500 Mil
Hd: Jack A. Rogers, SrVP&TO
PersTr: Candice Rathbun, VP&TO
CorpTr: Bryan Hall, VP&TO
ComTrF, TrInv: Doug Angstrom, AsstVP&TO
EmplBen: Richard Landsberg, AsstVP&TO
TrOps: Marilyn Carlson, VP&TO
Nb: Sharyl Engelhardt, TO
TrCoun: Tom Digani, VP&TO

BRENTON BANKS INC.

(Holding Company)
400 Locust, Ste. 200, Capital Square 50309
515/244-4088 Tr\$217 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas
Center, Davenport, Des Moines, Eagle Grove,
Emmettsburg, Grinnell, Indianola, Jefferson,
Knoxville, Marshalltown, Perry & Urbandale)
Hd. of Trust Depts. for all Brenton Banks:
Craig V. McGarry, VP&SrTO
TrInv: Robert F. Pedersen, VP&TO
Rex M. Anderson, VP&TO
Steven G. Hamilton, AsstVP&TO
EmplBen: Stacy Van Blair, AsstVP&TO
TrOps: Lorelei K. McIntire, AsstVP&TO
Douglas M. Larson, AsstVP&TO

FIRST INTERSTATE BANK OF DES MOINES, NatAssn

Locust at 6th Ave. 50309
515/245-7030 Tr\$380 Mil
Hd: David D. Gordon, SrVP&SrTO
TrInv, ComTrF: Larry R. Cobb, VP&TrInvO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Maggie A. Hoogerhe, VP/PersTr
EmplBen: Jodi Pierce, CTO

HAWKEYE BANK AND TRUST OF DES MOINES

(Subsidiary of Hawkeye Bancorporation)
E. 5th & Locust St. 50307
515/248-7800 Tr\$180 Mil
Hd: Keith J. Gredys, VP&SrTO
PersTr: Wayne Van Heuvelen, VP&TO
Lydia Liedman, TO
Tracy Abbas-Brown, AsstTO
EmplBen: Renee Strohecker, VP&TO
Matt Egenes, AsstTO
TrOps: Carol T. Stone, VP&TO

NORWEST BANK DES MOINES, N.A.

666 Walnut St. 50309
515/245-3202 Tr\$1 Bil
Hd: Richard W. Carey, SrVP
PersTr: James W. Frost, VP
CorpTr: Don S. Mears, VP
TrInv: Jeanne L. Baker, SrTO
EmplBen: M. Alan Ostebee, VP
TrOps: John K. Benoit, Jr., VP
Nb-PersTr: Frank J. Marcovis, VP
Nb-CorpTr: Randall C. Jensen, SrTO

VALLEY NATIONAL BANK

6th & Walnut St. 50304
515/245-6222 Tr\$240 Mil
Hd: Charles H. Liebold, VP&SrTO
PersTr: Susan P. Cramer, VP&TO
CorpTr, EmplBen: Sandra S. Shank, VP&TO
TrInv, ComTrF: Scott Konecny, SrTrInvO
TrOps: Jill Hurst, SrTOpO
Nb: B. James Grim, TrCoun

De Witt

DEWITT BANK & TRUST CO.

P.O. Box 58 52742
319/659-3211 Tr\$6 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK

914 6th Ave. 52742
319/659-3141 Tru\$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK

P.O. Box C 50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dubuque

AMERICAN TRUST & SAVINGS BANK

9th & Main Sts. 52003
319/582-1841 Tr\$190 Mil
Hd/Inv: Leo J. Meier, ExecVP&TO
Hd/Tr: Robert J. Donovan, VP&TO
PersTr: John Grabow, TO
Sandra Knobel, TrAdm
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Peter Oester, TO
TrOps: Gloria Cahalan, TOpO

DUBUQUE BANK & TRUST CO.

P.O. Box 747 52001
319/589-2133 Tr\$70 Mil
Hd: Paul J. Peckash, VP&TO
EstAdm&Tx: Bruce Rehmkne, VP&TO
TrInv: Melvin Miller, VP&IO
TrOps: Rita McCarthy, TOpO
TrInv: Paul Heacock, IO

*The Directory of Trust Institutions is
included in a T&E subscription!*

FIRST NATIONAL BANK

7th at Town Clock Plaza 52001
319/582-3655 Tr\$62 Mil
Hd, CorpTr, Nb: Mark J. Willing, VP&TO
ComTrF, TrInv: George L. Stitzel, VP-Inv
PersTr, Est: James A. Kevkhove, TO
Elizabeth Neiers
PersTr: Shirley A. Christensen, TO
EmplBen: Richard K. Howard, TO
TrOps: Diane Reuter, TrOpSupv

Durant

LIBERTY TRUST & SAVINGS BANK

P.O. Box 1118 52747
319/785-4141 Tr/o\$1 Mil
Hd: Bill D. Paulsen, Pres
Nb: R. L. Hansen, SrVP&AsstTO

Eagle Grove

BRENTON STATE BANK

121 N. Commercial Ave., P.O. Box 105 50533
515/448-5161
(Trust Services Provided By Affiliate Brenton
National Bank of Des Moines)
RegTO: Steven G. Hamilton, AsstVP&TO

Earlham

EARLHAM SAVINGS BANK

50072
515/758-2251 Tr\$1 Mil
Hd: Vernon L. Geiger, ExecVP

Early

CITIZENS FIRST NATIONAL BANK

201 Main 50535
712/273-5500
(Branch of Storm Lake)
Vicki Mattaides, BrMgr

Eldora

HARDIN COUNTY SAVINGS BANK

P.O. Box 311 50627
515/858-3407 Tr\$1.9 Mil
Hd: Linda J. Barcus, VP&TO

Eldridge

CENTRAL TRUST & SAVINGS BANK

P.O. Box 200 52748
319/285-4876 Tr\$12 Mil
Hd: Mark T. Middlebrook, VP&TO

Emmettsburg

BRENTON BANK OF PALO ALTO COUNTY

11th & Broadway, P.O. Box 318 50536
712/852-4412
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO
IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tru\$1 Mil
Hd: John F. Spies, Pres

Fairfax

FAIRFAX STATE SAVINGS BANK

P.O. Box 277 52228
319/846-2300 Tr\$2.4 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK

P.O. Box 502 50540
712/288-4421
Mauricene Bass, Csh&TO

Forest City

LIBERTY BANK & TRUST

P.O. Box 330 50436
515/582-4141 Tr\$2.0 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.

P.O. Box 450 50436
515/582-2625 Tr\$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK

P.O. Box 798 50501
515/573-2154 Tr\$40 Mil
Joseph D. Lawler, Pres
Maureen E. Merrill, AsstTO

FIRST INTERSTATE BANK OF FORT DODGE

723 First Ave. S. 50501
515/573-1900 Tr\$37 Mil
Hd: Laurie M. Hendricks
Linda Fuller, AsstTO

NORWEST BANK DES MOINES, N.A.

Capital Management & Trust Div./Ft. Dodge
P.O. Box 658 50501
515/576-6811 Tr\$30 Mil
Hd: Joseph F. Flattery, TO

Fort Madison

FORT MADISON BANK & TRUST CO.

P.O. Box 329 52627
319/372-5164 Tr\$13 Mil
Hd: Thomas H. Mohrfeld, VP&TO

LEE COUNTY SAVINGS BANK

P.O. Box 280 52627
319/372-2243
Roberta N. Siegfried, VP&TO

Fostoria

FARMERS SAVINGS BANK

P.O. Box A 51340
712/262-2708 Tr/\$1 Mil
Hd: Dale Tatman, TO

Galva

FIRST TRUST & SAVINGS BANK

P.O. Box 111 51020
712/282-4439
Hd: David P. Claussen, Pres&TO
TrOps: Janna Brandt, VP&AsstTO

Glenwood

GLENWOOD STATE BANK

P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN

P.O. Box 506 51443
712/659-3611 Tr\$1 Mil
Hd: D. R. Walker, Pres

Granville

AMERICAN STATE BANK

51022
712/727-3257
(Branch of Sioux Center)
Leslie J. Wynja, Csh&TO

Grinnell

BRENTON NATIONAL BANK-POWESHIEK COUNTY

P.O. Box 149 50112
515/236-7575
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Steven G. Hamilton, AsstVP&TO

GRINNELL STATE BANK

P.O. Box 744 50112
515/236-3174 Tr\$2.5 Mil
Hd: F. Addison Jones, Pres&TO
PersTr, TrInv: F. Austin Jones, TO
EmplBen: Carolyn Grosenbach, VP&AsstTO
TDP: Deloris Koger, AsstCsh&AsstTO

Grundy Center

THE GRUNDY NATIONAL BANK

603 Seventh St. 50638
319/824-5431 Tr\$3 Mil
Arnold Schultz, Chm, Pres&CEO
Hd: Kevin J. Swalley, VP&Csh

Guthrie Center

GUTHRIE COUNTY STATE BANK

P.O. Box 8 50115
515/747-2218 Tr\$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK

109 W. Main 52147
319/427-3255 Tr/\$1 Mil
Hd: Clav J. Lensing

Hills

HILLS BANK & TRUST CO.

131 Main St. 52235
319/679-2141 Tr\$32 Mil
Hd: James E. Miller, VP&TO

Hospers

AMERICAN STATE BANK

51238
712/752-8111
(Branch of Sioux Center)
Leslie J. Wynja, Csh&TO

Humboldt

HUMBOLDT TRUST & SAVINGS BANK

P.O. Box 37 50548
515/332-1451 Tr\$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
PersTr, CorpTr, EmplBen: R. J. Pattee, TO

Ida Grove

FIRST STATE BANK

P.O. Box 276 51445
712/364-3181 Tr\$1 Mil
Hd: Dennis Larvie, Pres
IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr\$25 Mil
(Branch in Arthur)
Hd: Jerald Schmidt, VP&TO
TrOps: Sandra Sykes, TO
Nb: Joyce Schafer
TLP: Terry Gosch, VP

Independence

SECURITY STATE BANK

231 First St. E. 50644
319/334-7035
Hd: James L. Walker, SrVP&TO

Indianola

PEOPLES TRUST & SAVINGS BANK

P.O. Box 279 50125
515/961-9616 Tr\$5 Mil
Hd: Mary Ann Waters, TO
TrOps: Peggy Wickett, TrAdm

WARREN COUNTY BRENTON BANK & TRUST

P.O. Box 757 50125
515/961-5321
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Craig V. McGarry, VP&SrTO

Iowa City

FIRST NATIONAL BANK, IOWA CITY

P.O. Box 1880 52240
319/351-7000 Tr\$80 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Theodore L. Kron, TO
Brian C. Wright, TO
Darrell H. Wright, TrInvO
Lyn Jordan, TO
EmplBen: Debra L. Morris
IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-5933 Tr\$36 Mil
Hd: David R. Lundquist, VP&TO
Elaine Ivie, TO
Suzanne Summerwill, TO

Jefferson

BRENTON STATE BANK OF JEFFERSON

200 W. State St. 50129
515/386-3141
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

HCME STATE BANK

P.O. Box 351 50129
515/386-2131 Tr\$8.6 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK

1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kellogg

KELLOGG-SULLY BANK & TRUST

P.O. Box 38 50135
515/526-8231 Tr/\$1 Mil
Hd, Nb: Roger J. Holck, Pres&TO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.

P.O. Box 1008 52632
319/524-2944 Tr\$10 Mil
Hd: Ed Johnstone
John K. Boudinot, AsstVP

STATE CENTRAL BANK

P.O. Box 847 52632
319/524-1021 Tr\$22 Mil
Hd: Philip J. O'Hara, TO

Keosauqua

FARMERS STATE BANK

P.O. Box 130 52565
319/293-3794 Tr\$1 Mil
Hd: A. P. Ovrom, Pres&TO

87% of the readers of

TRUSTS ESTATES

save back issues.

48% of the readers of

TRUSTS ESTATES

select investment research services.

IOWA (Cont'd)

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST

102 S. Second St., P.O. Box 269 50138
515/828-8041 Tr\$1.4 Mil
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Craig V. McGarry, VP&SrTO

IOWA STATE SAVINGS BANK

P.O. Box 438 50138
515/828-8000
Hd: Ned K. Job, Pres&TO

Lake City

LAKE CITY STATE BANK

201 N. Center St. 51449
712/464-3181 Tr\$3 Mil
Hd: Ervin Berg

Lansing

KERNDT BROS. SAVINGS BANK

P.O. Box 325 52151
319/538-4231
Hd: Gus Kerndt, VP

Larchwood

SECURITY SAVINGS BANK

51241
712/477-2496
Hd: L. R. Impeccoven
J. M. Dornay

Laurens

LAURENS STATE BANK

102 S. Third St. 50554
712/845-2627 Tr\$5.4 Mil
Hd: Richard L. DeYoung, CEO&ChTO
Nancy Goedert, TO

LeMars

FIRST NATIONAL BANK

P.O. Box 1230 51031
712/546-7811
Hd: Ronald R. Hansen, Csh&TO

Leon

DECATUR COUNTY STATE BANK

P.O. Box 171 50144
515/446-4841 Tr\$2 Mil
Hd: Ward Kilgore, VChm

Lester

PEOPLES BANK & TRUST

P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO
TrOps: Nancy Brestel

Little Rock

ROCK RAPIDS STATE BANK

P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)
TrOps: Nancy Brestel, AsstTO

Lohrville

LOHRVILLE SAVINGS BANK

P.O. Box 316 51453
712/465-2715
Hd: L. A. Kobernusz, Pres&TO

Madrid

CITY STATE BANK

105 E. 2nd St. 50156
515/795-3807 Tr/u\$1 Mil
Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK

101 E. Main St. 52057
319/927-4475 Tr\$2.0 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK

300 E. Main St. 52057
319/927-3814 Tr\$1 Mil
Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK OF MAPLETON

402 Main St. 51034
712/882-1343 Tr\$1 Mil
Hd: Tammy Flanagan, TO

MAPLETON TRUST & SAVINGS BANK

401 Main St., P.O. Box 183 51034
712/882-1131 Tr\$5 Mil
Hd: Ed Henkenius, 1stVP

Maquoketa

HAWKEYE BANK & TRUST CO.

120 S. Main St. 52060
319/652-2487 Tr\$3.5 Mil
Hd: Linda Bodenhofer, Csh

MAQUOKETA STATE BANK

203 N. Main St. 52060
319/652-2491 Tr/o\$10 Mil
Hd: PersTr, CorpTr:
John W. Fagerland, Pres&TO
TrInv, EmplBen: Elaine Edwards, VP&AsstTO

Marathon

THE CITIZENS STATE BANK

P.O. Box 37 50565
712/289-4401 Tr/u\$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK

P.O. Box 548 51035
712/376-4154
Hd: Stanley O. Nervig, Pres
Kenneth L. Ogren, VP&Csh

Marion

FARMERS STATE BANK

1240 8th Ave., P.O. Box 569 52302
319/377-4891 Tr\$10 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TopO
Mary Hanna, AsstTO

Marshalltown

BRENTON BANK & TRUST CO.

P.O. Box 310 50158
515/754-5612
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Steven G. Hamilton, AsstVP&TO

COMMERCIAL STATE BANK

P.O. Box 717 50158
515/752-4591 Tr\$6 Mil
Larry Hutchinson, TO
Katie Willis, AsstTO

SECURITY SAVINGS BANK

P.O. Box 370 50158
515/754-5500 Tr\$60 Mil
Hd: Michael W. Bloom, VP&TO
ComTrF: Carol Burt
Farm: Michael Baltes, FM

Mason City

FIRST INTERSTATE BANK OF MASON CITY

25 W. State St. 50401
515/421-1000
Hd: Henry E. Edsall, VP&TO

NORWEST BANK DES MOINES, NatAssn

P.O. Box 411 50401
515/423-1720 Tr\$29 Mil
Hd: Gary K. Kaos, SrTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK

P.O. Box 129 52306
319/432-7291 Tr/u\$1 Mil
Hd: R. A. Steen, ExecVP&TO

Melvin

MELVIN SAVINGS BANK

P.O. Box 188 51350
712/736-2420 Tr/u\$1 Mil
Hd: John E. Benz, Pres

Merrill

FARMERS STATE BANK

201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK

P.O. Box 205 50167
515/677-2259 Tr/u\$1 Mil
Hd: Mrs. Fern A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK

411 E. Erie St., P.O. Box 410 51555
712/642-2781
Hd: Charles L. Smith, III

Monticello

MONTICELLO STATE BANK

202 W. First St., P.O. Box 231 52310
319/465-3505 Tr\$27 Mil
Hd: PersTr, CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOps: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK

P.O. Box 239 52641
319/355-3134 Tr\$3.65 Mil
Hd: Dean Hicks, Pres
PersTr, TrInv, TrOps, Nib: David Carrick
John Schroeder

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.

P.O. Box 188 52314
319/895-8835 Tr/u\$1 Mil
Hd: B. J. Behrens, VP&TO

Muscatine

CENTRAL STATE BANK

P.O. Box 146 52761
319/263-3131 Tr\$25 Mil
Hd: Loren A. Backhaus, VP&TO

FIRST NATIONAL BANK OF MUSCATINE

P.O. Box 539 52761
319/263-4221 Tr\$16 Mil
Hd: Richard J. Pilcher, SrVP&TO
CorpTr: Jo Mercer, VP&AsstTO
TrOps: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK

302 Main St. 50658
515/435-4171 Tr\$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R. L. Gossard, ExecVP&TO
TrOps: Thomas R. Cronin, VP, Csh&AsstTO

Nevada

STATE BANK & TRUST CO.

P.O. Box 327 50201
515/382-2191 Tr\$1.5 Mil
Hd: H. T. Fawcett, Pres&TO

New Hampton

FIRST NATIONAL BANK

22 W. Main, 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Nancy J. Wegner, Csh

New Sharon

TAINTOR SAVINGS BANK

P.O. Box A 50207
515/637-4196 Tr/u\$1 Mil
Hd: Beth Pothoven, Csh

Newell

THE FIRST NATIONAL BANK

P.O. Box 295 50568
712/272-3321 Tr\$1.9 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr, TrOps: G. D. Hill, Pres&TO
PersTr: B. L. Hill, AsstVP&AsstTO
TrInv: C. Wabeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK

P.O. Box 1166 50208
515/792-3444 Tr\$130 Mil
Hd, TrInv: David L. Goos, AsstVP&TO
PersTr, CorpTr, EmplBen, TrOps:
Randy J. Petche, TO
Renee Brockway, AsstTO

Oakland

CITIZENS STATE BANK

P.O. Box 68 51560
712/482-6431 Tr\$1.060 Mil
Hd: Raymond Graafls, Pres
Alan E. Gardner, AsstVP
PersTr: Ellen E. Bentley, Csh

Oelwein

FIRST NATIONAL BANK

P.O. Box 620 50662
319/283-2524 Tr/u\$3 Mil
Hd: Flora Kisner, TO

OELWEIN STATE BANK

P.O. Box 591 50662
319/283-3361 Tr\$16 Mil
Hd: Stacy Ware, VP&TO

Orange City

SIOUX COUNTY STATE BANK

P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO
TrOps: Chris Coghlan

Osage

THE HOME TRUST & SAVINGS BANK

P.O. Box 150 50461
515/732-3763 Tr\$4.2 Mil
Hd: Cheryl A. Bonjour, VP

Oskaloosa

IOWA TRUST & SAVINGS BANK

P.O. Box 440 52577
515/673-8405 Tr\$6 Mil
Hd: Kenneth C. Hanna, VP&SrTO

MAHASKA STATE BANK

P.O. Box 500 52577
515/673-8303 Tr\$10 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

SOUTH OTTUMWA SAVINGS BANK

320 Church St. 52501
515/682-7541 Tr\$3.829 Mil
Hd: Gary K. Johnson, TO

UNION BANK AND TRUST CO.

P.O. Box 598 52501
515/683-1641 Tr\$96.4 Mil
Hd: Frank T. Juvon, SrVP&TO
Diane D. Glenn, TO
Alan M. Charlson, TO

Oxford

FIRST TRUST & SAVINGS BANK

P.O. Box 486 52322
319/628-4755 Tr/u\$1 Mil
Hd: Ross Stuedemann, CEO

Paullina

THE FIRST NATIONAL BANK

105 N. Main St. 51046
712/448-3456 Tr\$2.5 Mil
Hd: David C. Emmert, ExecVP

Pella

THE PELLA NATIONAL BANK

801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY

P.O. Box 8 50220
515/465-5611
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

PERRY STATE BANK

P.O. Box 129 50220
515/465-3521 Tr\$4.8 Mil
Hd: Richard L. Hanson, VP&TO
EmplBen: Howard K. Hall, Pres&TO

Pierson

FARMERS SAVINGS BANK

201 Main St. 51048
712/375-5329 Tr\$ 5 Mil
Hd: Jim Sheehan, Pres

Pocahontas

CITIZENS STATE BANK

P.O. Box 159 50574
712/335-3322
Hd: William Edmonds, Comp&TO
POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr\$35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK

52162
319/864-7615
Hd: James P. Lage, Pres&TO
POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u\$1 Mil
Hd: R. E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK

335 River Drive 52768
319/289-5311 Tr/u\$1 Mil
Hd: Glen H. Sutter, Chm

Rake

STATE SAVINGS BANK

Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, Pres

Remsen

FARMERS SAVINGS BANK

P.O. Box 569 51050
712/786-1143
Hd: Charles J. Neuroth, ExecVP&TO

Rock Rapids

ROCK RAPIDS STATE BANK

51246
712/472-2537 Tr\$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek
TrOps: Nancy Brestel, AsstTO

Rock Valley

PEOPLES BANK & TRUST

P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO
Ops, Nb: Nancy Brestel, AsstTO

Rockwell City

NATIONAL BANK OF ROCKWELL CITY

417 4th St. 50579
712/297-7547 Tr\$2 Mil
James L. Patton, Pres

UNION STATE BANK

P.O. Box 268 50579
712/297-7556 Tr/u\$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK

P.O. Box 101 50581
712/848-3480 Tr/u\$1 Mil
Hd: Robert J. Dixon, Pres&TO

IOWA (Cont'd)

Sac City

CITIZENS SAVINGS BANK

500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK

P.O. Box 486 50583
712/662-4721 Tr/u\$1 Mil
Hd: Gary L. Gilliland, Pres&TO
TrOps: Royce E. Case, VP&AsslTO

St. Ansgar

ST. ANSGAR STATE BANK

237 W. 4th St., P.O. Box 219 50472
515/736-4501 Tr\$1 Mil
(Branch in Stacyville)
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER

P.O. Box 69 51053
712/275-4261 Tr\$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP, FM&TO

Sheldon

CITIZENS STATE BANK

808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK

P.O. Box 70 51201
712/324-5141 Tr\$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOps: Dean M. Jacobsen

Shenandoah

THE CITY NATIONAL BANK

116 S. Blossom St. 51601
712/246-2205 Tr\$4 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer, VP&TO

Sibley

SIBLEY STATE BANK

P.O. Box 96 51249
712/754-2561
Hd: Harris J. Kruse, VP&TO

Sioux Center

AMERICAN STATE BANK

525 N. Main St. 51250
712/722-4846
(Branches in Granville & Hospers)
Leslie J. Wynja, Csh&TO

Sioux City

FIRST NATIONAL BANK

501 Pierce St., P.O. Box 3248 51102
712/277-0696

Hd: Jack Schierman, VP&TO
TrInv: Ed Den Beste, TO
TrOps: Glenda Moriarty, Mgr

NORWESTERN TRUST & INVESTMENT SERVICES

P.O. Box 808 51102
712/252-4141 Tr\$82 Mil
Hd, CorpTr: Don Young, SrVP
PersTr, ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, TO
TrInv, EmplBen: David Margheim, AsslVP&TO
TrOps: Kathryn DeSmet, TOpO
Farm: Gary L. Walters, FM
Nb: Charles M. Habbab, AsslVP&TO

SECURITY NATIONAL BANK

607 Pierce St. 51102
712/277-6586 Tr\$300 Mil
DivHd: Delaine C. Peterson, SrVP

Spencer

FARMERS TRUST & SAVINGS BANK

P.O. Box 4028 51301
712/262-3340 Tr\$3.4 Mil
Hd: Debbie Sundall

Stacyville

ST. ANSGAR STATE BANK

P.O. Box 158 50476
515/737-2320
(Branch of St. Ansgar)

Storm Lake

CITIZENS FIRST NATIONAL BANK

P.O. Box 1227 50588
712/732-5440 Tr\$55 Mil
Hd: Larry E. Dugan, TO
Danny R. Richardson, FM

THE COMMERCIAL TRUST & SAVINGS BANK

P.O. Drawer 578 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK

P.O. Box 429 50588
712/732-3022 Tr/u\$1 Mil
Hd: John Dumkreiger

Story City

STORY COUNTY BANK & TRUST

50248
515/733-4322 Tr/u\$1.3 Mil
Hd: Michael W. Bloom, VP&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER

P.O. Box 206 50674
319/578-3312 Tr\$2.3 Mil
Hd: Richard H. Roth, Pres
Glenn H. Wiebke, VP&TO
Lynn Howard, TO&CFP

Sutherland

SECURITY STATE BANK

P.O. Box 58 51058
712/446-3324 Tr\$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP, Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK

P.O. Box 154 52338
319/857-4131 Tr/u\$1 Mil
Hd: Daryl Hynek, Pres&TO
Philip Reed, ExecVP&AsslTO
Patrick D. Milke, Csh&AsslTO

Titonka

TITONKA SAVINGS BANK

50480
515/928-2142 Tr/u\$1 Mil
Allan J. Boyken

Traer

FARMERS SAVING BANK

611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK

P.O. Box A 51575
712/487-3000 Tr/u\$1 Mil
Hd: Michael K. Guttan, Pres&Chm

Urbandale

BRENTON BANK & TRUST CO.

7031 Douglas St. 50322
515/278-6808 Tr/u\$1 Mil
(Trust Services Provided by Affiliate Brenton
National Bank of Des Moines)
RegTO: Craig V. McGarry, VP&SrTO

Victor

VICTOR STATE BANK

P.O. Box K 52347
319/647-2331 Tr/u\$1 Mil
Hd: R. V. Dentel, Pres&TO

Vinton

STATE BANK OF VINTON

P.O. Box 389 52349
319/472-2345 Tr\$12 Mil
Hd: John W. Ketchen, VP&TO
Mary Jo Hanson, TrSec

Walcott

WALCOTT TRUST & SAVINGS

101 Bryant 52773
319/284-6202
Hd: Ken H. Dietz

Walford

FARMERS SAVINGS BANK

P.O. Box 131 52351
319/846-2650 Tr\$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, TC

Wall Lake

WALL LAKE SAVINGS BANK

301 Second St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK

P.O. Box 311 52353
319/653-2151 Tr/u\$1 Mil
Hd: Dale J. Torpey, CEO&TO
PersTr, CorpTr, TrInv, TrOps, Nb:
Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO

P.O. Box 90 50704
319/291-5281 Tr\$106 Mil
Hd: William N. Burger, SrVP&TO
CorpTr, EmplBen: James R. Martin, VP&TO

PEOPLES BANK & TRUST CO.

191 W. 5th St. 50702
319/235-1414 Tr\$75 Mil
Hd, ComTrF, Nb: Dennis Egel
PersTr, CorpTr: V. David Hulst

WATERLOO SAVINGS BANK

425 Cedar St. 50704
319/235-1431 Tr\$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielens, TO
ComTrF, EmplBen: Dennis Egel, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY

P.O. Box 837 50677
319/352-1340 Tr\$15 Mil
Hd: E. W. Webster, VP&TO

STATE BANK OF WAVERLY

P.O. Box 58 50677
319/352-4556 Tr\$4.3 Mil
Hd: Arnold A. Fredrick, SrTO

Webster City

THE FARMERS NATIONAL BANK

P.O. Box 370 50595
515/832-1133 Tr\$8 Mil
Hd: L. Richard Anderson

Weilman

WELLMAN SAVINGS BANK

P.O. Box A 52356
319/646-6011 Tr\$4 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres
EmplBen: Roger Borup, ExecVP

West Branch

WEST BRANCH STATE BANK

P.O. Box 518 52358
319/643-5344 Tr/u\$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK

P.O. Box 65020 50265
515/225-2300 Tr\$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK

P.O. Box 78 52776
319/627-2191 Tr\$2.5 Mil
Hd: Anne Howe, TO

West Union

FIRST NATIONAL BANK

P.O. Drawer 233 52175
319/422-3883 Tr\$2.753 Mil
Hd: Bruce Crandall, Pres

Wheatland

FIRST TRUST & SAVINGS BANK

P.O. Box 218 52777
319/374-1247
Hd: William Watters, ExecVP

Wilton

WILTON SAVINGS BANK

P.O. Box 799 52778
319/732-2077 Tr\$10 Mil
Hd: Jean S. Smith, TO

Winterset

UNION STATE BANK

P.O. Box 110 50273
515/462-2161 Tr\$15 Mil
Hd: D. A. Bolton, ExecTO

Wyoming

CITIZENS STATE BANK

P.O. Box 198 52362
319/488-2211 Tr\$1 Mil
Hd: Harlan R. Jacobson
Geraldine F. Levens, TO
James D. Eichhorn, TO
David C. Butterworth, TO
Duane L. Lasack, TO

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.

Fourth & Spruce 67410
913/263-2210 Tr\$11 Mil
Hd: Bradley W. Sidener, VP&TO
TrOps: Barbara Emig, AsstTO

Albert

THE FARMERS BANK & TRUST

P.O. Box 100 67511
316/923-4212 Tr/u\$1 Mil
Hd: William Robbins, Pres&TO
ComTrf, TrOps: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.

P.O. Box 250 67003
316/842-5164 Tr\$4 Mil
Hd: Charles Mosner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK

P.O. Box 1047 67005
316/442-4040 Tr\$23 Mil
Hd: Chuck Lyman, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO
PersTr: Gerry Thompson
TDP: Joan Gephardt

Atchison

THE CITY NATIONAL BANK

626 Commercial St., P.O. Box 309 66002
913/367-3412 Tr/o\$10 Mil
Hd: June Lynn, VP&TO
TrOps: Shannon McCarthy
EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u\$20 Mil
Hd: Paul H. Adair
TrOps: Kathleen M. Clark

Atwood

FARMERS BANK & TRUST

P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

CITADEL BANK OF AUGUSTA

P.O. Box 400 67010
316/775-2227
Hd: Janice Hurley

Beloit

GUARANTY STATE BANK & TRUST CO.

201 S. Mill St., P.O. Box 607 67420
913/738-3501 Tr\$9.7 Mil
Hd: Marcia A. Hauck, VP&SrTO
Jane Pruitt, TrAcctAdm

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON

P.O. Box 185 66839
316/364-8875 Tr/u\$1.681 Mil
Hd: W. F. Dreiling

Clay Center

UNION STATE BANK

67432
913/632-3122
Hd: Chester W. Oberg, Chm&TO
Thomas R. Lee, Pres&AsstTO

Coffeyville

BANK IV COFFEYVILLE, N.A.

P.O. Box 567 67337
316/251-0200 Tr/o\$35 Mil
Hd: Phillip W. Hocker, VP&SrTO
Pauline Mowder, TO

Colby

THE THOMAS COUNTY NATIONAL BANK

P.O. Box 717 67701
913/462-3313 Tr\$2 Mil
Hd: Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST

P.O. Box 409 66901
913/243-3211 Tr\$19 Mil
Donald R. LaCamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.

P.O. Box 1120 57801
316/227-8586 Tr\$9.1 Mil
Hd: Ben Zimmerman, III, Pres&TO
Hd,PersTr,CorpTr,EmplBen: Donice Mink, AsstTO
Donna Kline, AsstTO
Ann Frigan, AsstVP

El Dorado

FIRST NATIONAL BANK & TRUST CO.

200 N. Main St. 67042
316/321-5200 Tr\$8 Mil
Hd: Mark R. Ralston, VP&TO
Rod Ziegler, Pres&TO
Jacque Sundgren, TrSec

WALNUT VALLEY BANK & TRUST

P.O. Box 777 67042
316/321-1250 Tr\$15 Mil
Hd: Stephen C. Funk, SrVP&TO
EmplBen: Susan Tipton, AsstVP&AsstTO
TrOps, TDP: Yvonne J. Lee, TOpO
Nb: Richard C. Milhon, VP

Emporia

BANK IV EMPORIA, N.A.

6th & Commercial Sts. 66801
316/342-5350 Tr\$70 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Marilyn Humphrey, TrAdmO
TrOps: Janet Lipson, TOpO

EMPORIA STATE BANK & TRUST CO.

P.O. Box 807 66801
316/342-3454 Tr\$35.8 Mil
Hd: Marvin R. Klein, VP&TO
PersTr, TrOps: Linda Lane, AsstTO

Eureka

HOME BANK & TRUST CO.

P.O. Box 620 67045
316/583-5516 Tr/o\$2 Mil
Hd,PersTr,EmplBen,Nb: R. D. Rucker, Pres&TO
TrInv: Rick D. Smith, SrVP&TO
TrOps: Rick D. Smith, SrVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

KANSAS (Cont'd)

Garden City

FIDELITY STATE BANK

P.O. Box F 67846
316/276-2314
Hd: Lon E. Pishny, VP&TO

Gardner

FARMERS BANK & TRUST CO.

66030
913/884-7715 Tr/CS Mil
Hd: Pamela Dolan

Goodland

FIRST NATIONAL BANK

P.O. Box 570 67735
913/899-5611 Tr\$23 Mil
Hd, PersTr, EmplBen, TrOps, Nb: B. E. Whalen
TrInv, ComTrF: Lawrence L. McCants
TDP: Gordon A. Pettibone

GOODLAND STATE BANK & TRUST CO.

P.O. Box 499 67735
913/899-2342 Tr/u\$1 Mil
Hd: L. Dale Goodwin, Pres&TO
Arthur Jones, TO

Great Bend

AMERICAN STATE BANK & TRUST CO.

Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr\$10 Mil
Hd: Clyde O. Burnside, Jr., ExecVP&TO
Janice S. Smith, AsstTO

SECURITY STATE BANK

P.O. Box 909 67530
316/792-2521
Hd: J. A. Mermis, Jr., VChm, TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.

P.O. Box 10 67601
913/625-6542 Tr\$29 Mil
Hd: George K. Corbett, SrVP&TO
TrInv: Richard L. Ramsey, SrVP&TO
PersTr: Charles R. Mikkelsen, AsstVP&TO

FIRST NATIONAL BANK

P.O. Box 400 67601
913/625-6595, Ext. 45 Tr\$7 Mil
Thomas J. Pitner, Pres

Hiawatha

CITIZENS STATE BANK & TRUST CO.

P.O. Box 360 66434
913/742-2101 Tr\$10.2 Mil
Hd: Russell M. Shields, TO
Fredricia H. Kepple, AsstTO
TrOps: Tami Peters

MORRILL & JAMES BANK & TRUST CO.

7th & Delaware Sts. 66434
913/742-2121 Tr\$5.0 Mil
Hd, Nb: Harlin L. Schram, Pres&TO
PersTr, CorpTr: Samuel L. Schuetz, ExecTO
TrInv, ComTrF: Susan I. Scarbrough
Ellis L. Clark

Hill City

THE CONSOLIDATED STATE BANK

101 E. Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

48% of the readers of
TRUSTS ESTATES
select investment research services.

Hutchinson

BANK OF KANSAS

P.O. Box 1707 67504-1707
316/663-5011

Hd: D. Densmore Shute Hart, Pres
TrOps: Stuart L. Schrader, TO

CENTRAL BANK & TRUST CO.

P.O. Box 1366 67504-1366
316/663-0610 Tr\$18 Mil
Hd: Thomas A. Ackerman, SrVP&TO

FIRST NATIONAL BANK

1 N. Main St. 67501
316/663-1521 Tr\$151 Mil
Hd: Dan Adams, SrVP&TO
PersTr, Nb: Dave Hederstedt, VP&TO
Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
Perry Winter, AsstVP
EmplBen: Jeanette Parker, AsstTO

HUTCHINSON NATIONAL BANK & TRUST CO.

P.O. Box 1488 67504-1488
316/662-0561 Tr\$200
Hd: E. Dean Kennedy
PersTr, CorpTr: Marsha Moeder
TrInv, ComTrF: Dale Page
EmplBen: William Mills
TrOps: Christina Bontrager
Est&CtAccts: Steven Engelhardt

Independence

CITADEL BANK OF INDEPENDENCE

P.O. Box 726 67301
316/331-4800 Tr\$1.087 Mil
Hd: Dick Dreher, Pres&TO
PersTr: Ruth Carvalho, AsstTO

CITIZENS NATIONAL BANK

P.O. Box 687 67301
316/331-3100 Tr\$4 Mil
Hd: Paul H. Viets, Pres&TO
TrOps: Sue Shenk

Iola

ALLEN COUNTY BANK & TRUST

P.O. Box 428 66749
316/365-6921 Tr\$7.2 Mil
Hd: Margaret E. Bryson, VP&TO
Catherine L. Cline, AsstTO

IOLA BANK & TRUST CO.

66749
316/365-3101 Tr\$3.5 Mil
Hd: Howard K. Gilpin, Chm&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY

P.O. Box 700 66441
913/238-4114 Tr\$16 Mil
Hd: Jerry A. Bradley, TO
Dan E. Craig, TrConstl
Norman R. Helmke, VP&TO
Della Schnackenberg, AsstTO
Linda D. Hawkins, AsstTO

THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS

P.O. Box 348 66441
913/762-4121 Tr\$3.793 Mil
Hd: Don Uptegrove, ExecVP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY

756 Minnesota Ave. 66101
913/321-4242 Tr\$17.122 Mil
Hd, CorpTr, TrInv, Nb: Thomas W. Johnson, SrVP&TO
PersTr, TrOps, TDP: Rose Marie Peel, VP&TO
PersTr, CorpTr: Connie Herald, AsstTO
EmplBen: Nancy Beard

CITIZENS BANK & TRUST OF KANSAS CITY

3500 Rainbow Blvd. 66103
913/236-7700 Tr\$1.550 Mil
Hd: Patricia Mount, TO

COMMERCIAL NATIONAL BANK

601 Minnesota Ave. 66101
913/371-0035 Tr\$226 Mil
Hd: Wm. C. Tempel, SrVP
PersTr, CorpTr: Earl D. Tjaden, VP
EmplBen: Mark Heatley, TO
TrOps: Shirley Mattox, TO
TrInv: James L. Moffett, SrVP
Nb: Dennis J. Hudson, VP

HOME STATE BANK

P.O. Box 1370 66117
913/321-3333 Tr\$10 Mil
Hd: Jane A. Angle, SrVP&TO
TDP: Helen Hemenway, AsstTO
TrOps: Carole Mosher, TO

SECURITY BANK OF KANSAS CITY

One Security Plaza 66117
913/621-8430 Tr\$30 Mil
Hd: Jim O. Sullivan, VP&TO
PersTr: Brian Jordan, VP&TO
CorpTr: Raymond J. Hintz, VP&TO
Margaret Hackett, AsstTO
TrInv, ComTrF: Brent Weisenborn, VP&TrInvO
TrOps: Alice Baslee, VP&TOpO

THE TWIN CITY STATE BANK

1906 W. 43rd St. 66103
913/362-5350 Tr\$2 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 29 67550
316/285-3177 Tr\$10 Mil
Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.

116 W. 6th St. 67550
316/285-6931 Tr\$10 Mil
Hd: D. Ray Reep, VP&TO
Donna Nolde, AsstTO

Lawrence

DOUGLAS COUNTY BANK

9th & Kentucky Sts., P.O. Box 429 66044
913/843-7474 Tr\$11.5 Mil
Hd: J. Michael Davies, VP&TO

FIRST NATIONAL BANK

900 Massachusetts St. 66044
913/865-0350 Tr\$60 Mil
Hd: Charles H. Warner, VP&TO
PersTr: Phil Watson, AsstVP&TO
Linda Gutierrez, TO
TrInv: Michael D. Bradley, InvMgr
TrOps: Nancy Cluchey, TOpO

FIRSTBANK

955 Iowa St., P.O. Box 788 66044
913/843-4700 Tr\$5 Mil
Jim Tinsman, Pres&TO

LAWRENCE NATIONAL BANK & TRUST CO.

P.O. Box 369 66044
913/841-5555 Tr\$22.043 Mil
Hd: Jack B. Rader, VP&SrIO
PersTr, TrOps: Janis C. Bunker, AsstTO

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH

P.O. Box 109 66048
913/682-2265
Hd: Francis Stark, TO

LEAVENWORTH NATIONAL BANK & TRUST CO.

401 Delaware St. 66048
913/682-0001 Tr\$41 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Jeanne Hartley
TrOps: Pauline C. Groeber, TO

Lenexa

BANK IV, LENEXA

P.O. Box 14040 66215
913/888-5555 Tr\$4.4 Mil
Hd: Florent Wm. Wagner, VP&TO
TrInv: Mike Christensen, VP&TO

Liberal

THE FIRST NATIONAL BANK

P.O. Box 1217 67901
316/624-1971 Tr\$6.3 Mil
Hd, PersTr, CorpTr, Trlnv, ComTrF:
Leon A. Frank, ExecVP
EmplBen, TrOps: Phyllis Woodward, VP&TO

THE PEOPLES NATIONAL BANK

P.O. Box 189 67905-0189
316/624-2574 Tr\$1.5 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK

P.O. Box 231 67456
913/227-3344 Tr\$2 Mil
W. R. Brock, Pres&TO

Louisburg

PEOPLES NATIONAL BANK & TRUST

66053
(Branch of Ottawa)
Daniel P. Winter, Pres
Cheryl Gray, AsstTO

Manhattan

CITIZENS BANK AND TRUST COMPANY

P.O. Box 218 66502
913/776-9400 Tr\$6 Mil
Hd: H. Alan Bell, Pres&TO
Carolyn J. Fellows, AsstVP&AsstTO

FIRST NATIONAL BANK OF MANHATTAN

701 Payntz 66502
913/537-0200 Tr\$13.5 Mil
Hd: Mark Knockendoffel, VP&TO
TrOps: Carol Hanson, OpersSupv

UNION NATIONAL BANK & TRUST CO.

P.O. Box 1087 66502
913/537-1234 Tr\$33 Mil
Hd: Kennard B. Kopp, VP&TO
TrOps: Tammy Wainwright
Nb: Jacqueline C. Haynie, AsstTO

McPherson

HOME STATE BANK & TRUST

223 N. Main St. 67460
316/241-3732 Tr\$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.

P.O. Box 927 67460
316/241-8000 Tr\$68.6 Mil
Hd, PersTr, CorpTr: Rodger A. Swanson, SrVP&TO
Trlnv: Ken Swanson
Farm: Kenton B. Springer
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
TrAdm: Bob Robertson, VP

PEOPLES BANK & TRUST CO.

P.O. Box 1226 67460
316/241-5023 Tr\$30 Mil
AdminHd: E. Dean Reynolds, TO
Wilbur Yoder, ChmBd&TO
Marvin Crum, Pres&TO

77% of the readers of

TRUSTS • ESTATES

select an estate appraiser or
auctioneer.*

*Readex

Mission

THE MISSION BANK

5201 Johnson Dr. 66205
913/831-2400 Tr\$144 Mil
Hd: James G. O'Sullivan, VP&TO
PersTr, TrOps: Rosella J. Haglund, AsstVP&TO

Moundridge

THE CITIZENS STATE BANK

201 S. Christian Ave. 67107
316/345-6317
Hd: Kenneth J. Goering, Chm

Oakley

FARMERS STATE BANK

P.O. Box 546 67748
913/672-3251
Hd: G. F. Crossley, SrVP&TO

Olathe

BANK IV OLATHE, N.A.

100 E. Santa Fe, P.O. Box 400 66061
913/782-3010 Tr\$65 Mil
Hd: Florent Wm. Wagner, VP&TO
Trlnv: Mike Christensen, VP&TO
TrOps: Christi Lewis, AsstTO

FIRST NATIONAL BANK

P.O. Box 250 66061
913/782-3211 Tr\$12.3 Mil
Hd, Trlnv, Nb: Gary D. Hale
PersTr, CorpTr, EmplBen, TrOps: Jeanine
Morton, AsstTO
TDP: Linda Dibbern

Osborne

THE FIRST STATE BANK & TRUST

203 W. Main St. 67473
913/346-5421 Tr\$1.1 Mil
Hd: John Hanley, VP&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST

P.O. Box 8 66067
913/242-2900 Tr\$16 Mil
(Branch in Louisburg)
Hd: Winton A. Winter, Pres&TO
Ransom Bennett, Jr., ChmBd, CEO&AsstTO
Neva Snyder, CorpSec&TO
Wayne Duderstadt, VP&Csh
Phyllis Cunningham, AsstVP
Daniel P. Winter, Pres-Louisburg Branch

Overland Park

FIRST CONTINENTAL BANK & TRUST

9500 Mission Rd. 66206
913/381-1000 Tr\$71 Mil
Hd: Patricia Parthe
Sheryl Bosilevac, TO
TDP: Louise Cohen, AdmAsst

METCALF STATE BANK

P.O. Box 4249 66204
913/648-4540 Tr\$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY

80th & Metcalf 66204
913/648-2800 Tr\$80 Mil
Hd: Richard E. McEachen, ExecVP&TO
PersTr, CorpTr: J. Robert Dunehoo, AsstVP
Trlnv, ComTrF, Nb: Roy W. Brillhart, Jr., VP&TO
EmplBen, Nb: Eileen S. Sullivan, AsstVP&TO
TrOps, TDP: Eve Whitfield, AsstVP

VALLEY VIEW STATE BANK

7500 W. 95th St. 66212
913/381-3311 Tr\$20 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK

P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOps: Judith L. Estes, VP&AsstTO
EmplBen, Nb: N. J. Chamberlin, SrVP&AsstTO

MIAMI COUNTY NATIONAL BANK

P.O. Box 369 66071
913/294-4311 Tr\$35 Mil
Hd: W. C. Hartley, ChmBd&TO
Carolyn S. Jacobs, SrVP&TO
Kathy Lovig, AsstTO

Parsons

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 877 67357
316/421-5700 Tr\$2 Mil
Hd: R. N. Robbins, TO

PARSONS COMMERCIAL BANK

P.O. Box 648 67357
316/421-1000 Tr\$4 Mil
Hd: Ray Jacquinet, VP&TO
Philip Eaton, Pres&TO
R. E. Feess, ChmBd&AsstTO
Mary Jo Spielbush, Csh&AsstTO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG

P.O. Box 627 67661
913/543-6511 Tr\$2.6 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
Marie Robinson, Sec

Pittsburg

BANK IV PITTSBURG, N.A.

P.O. Box 599 66762
316/231-0600 Tr\$27.4 Mil
Hd: Paul A. Kirk, VP&TO
PersTr: H. Gay Adams, TrAcctAdm
TrOps: Donna Andrew

CITY NATIONAL BANK OF PITTSBURG

P.O. Box 326 66762
316/231-8400 Tr\$18.0 Mil
Hd: Stefan Carlgren, VP&TO
TrOps: Eleanor L. Snider, AsstTO

FIRST STATE BANK & TRUST CO.

407 N. Broadway 66762
316/231-2000 Tr\$15 Mil
Hd, Trlnv: A. L. Burgert, Pres&TO
TrOps: Julie Plank, AsstTO
Nb, TDP: Terrance Towner, VP&TO

Prairie Village

JOHNSON COUNTY BANK, N.A.

6940 Mission Rd. 66208
913/362-7000 Tr\$300 Mil
Hd: Bradley A. Bergman, SrVP
James A. Deberry, TrCoun&SrVP
PersTr: Freda N. Whitaker, VP
CorpTr: Julia Bram
EmplBen: Mary E. Engelken, SrTO
Trlnv: Robert B. Hobbs, VP
TrOps: Joe Christian
Nb: Michael L. Best, VP

THE SOUTHGATE TRUST COMPANY

7600 State Line, P.O. Box 8356 66208
913/649-5200 Tr\$125 Mil
Hd: Robert E. Atteberry, Pres
EmplBen: Rex Shewmake, Jr., ExecVP&TO
TrOps: Dora Jambrosic, TOPO

50% of the readers of

TRUSTS • ESTATES

select computer and
financial services.

KANSAS (Cont'd)

Pratt

FIRST NATIONAL BANK

P.O. Box N 67124
316/672-6421 Tr\$10 Mil
Hd: Homer F. Davault, SrVP&TO
Don C. Peters, TO

THE PEOPLES BANK

P.O. Box C 67124
316/672-5611 Tr\$42 Mil
Hd: Howard K. Loomis, Pres
PersTr, TrOps, TDP: Frederick S. Loomis, TO
CorpTr, TrInv, EmplBen, Nb:
Brian J. Schmidtberger, TO

Roeland Park

MIDAMERICAN BANK & TRUST CO.

4700 W. 50 Terrace, P.O. Box 2947 66201
913/384-3450 Tr\$125 Mil
Hd, CorpTr, EmplBen, Nb: Michael A. Kleinman, VP&SrTO
NBD, PersTr, Est: J. Ann Curty, TO
PersTr, Est: Donald James, TO
EmplBen: Michael A. Donnici, TO
TrOps: Virginia M. Lawson, TO

Russell

FIRST NATIONAL BANK & TRUST

P.O. Box 390 67665
913/483-6322 Tr\$1 Mil
Hd: Sylvia Newton, BrMgr

RUSSELL STATE BANK

P.O. Box 713 67665
913/483-6800 Tr\$20 Mil
Hd: John T. Harrell, TO
Stephen K. Warrick, TO
Mary Schulte, AsstTO

St. Francis

CHEYENNE COUNTY STATE BANK

P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsop, Chm&TO

Salina

BANK IV SALINA, N.A.

138 N. Santa Fe 67401
913/825-7221 Tr\$125 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO

FIRST BANK & TRUST CO.

235 S. Santa Fe, P.O. Box 1337 67402-1337
913/825-2211 Tr/\$58 Mil

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 800 67402-0800
913/827-5564 Tr\$115 Mil
Hd: William Brelsford, Jr., SrVP&TO
Jim Berglund, Pres&AsstTO
Steven G. Wortmann, TO

THE NATIONAL BANK OF AMERICA AT SALINA

100 S. Santa Fe 67401
913/825-0511 Tr\$48 Mil
Hd, PersTr, CorpTr, TrInv, EmplBen:
W. F. Gilles, SrVP&TO
TrOps, TDP: Helen Morrison, VP&TO
Nb: Rex Matlack, VP&TO

Scott City

SECURITY STATE BANK

506 Main St. 67871
316/872-2109 Tr\$1 Mil
Hd: Duane K. Ramsey
PersTr: C. Lewis Evans

Shawnee

SHAWNEE STATE BANK

11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO
TDP: Marcia S. Ubben, AsstVP

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.

P.O. Box 307 66967
913/282-6682 Tr\$44 Mil
Hd: L. Blaine Rush, ExecVP&TO
Randy Rush, VP&TO
William Martin, AsstVP&AsstTO

Topeka

BANK IV TOPEKA, N.A.

P.O. Box 88 66601
913/295-3450 Tr\$303 Mil
Hd: Rudy E. Wrenick, Jr., SrVP&TO
Richard D. Shiney, SrVP&SrTO
CorpTr: Joel Huet
TrInv, ComTrF: Doug Rideout, AsstVP&TrInvO
EmplBen: Robert R. Myers, VP&TO
TrOps: Linda Robinson, VP&TOpO
Nb: John Hartmann, VP&TO

CAPITAL CITY STATE BANK & TRUST CO.

P.O. Box 1433 66601
913/266-4575
Hd: C. Odell Weidner, TO

COMMERCE BANK & TRUST

30-35 S. Topeka Ave. 66611
913/295-0402 Tr\$60 Mil
DeptHd, Nb: Robert L. Derstein, SrVP&TO
PersTr, CorpTr: Donna D. Brazen, VP&TO
Est, EmplBen: James P. Colgan, AsstVP&TO
TrInv: Brad Miller, InvAn
TrOps: Jerry K. Anderson, SrVP&Comp
Sheila Waltrip, AsstOpO

FIDELITY STATE BANK & TRUST CO.

P.O. Box 1737 66601
913/233-3465 Tr\$2.5 Mil
Hd: Dennis D. Rogers

HIGHLAND PARK BANK AND TRUST

P.O. Box 5228 66605
913/266-8521 Tr\$6.5
Hd: Lanny Kimbrough, Pres

KAW VALLEY STATE BANK & TRUST CO.

P.O. Box 8009 66608
913/232-6062 Tr\$15 Mil
Hd: Glenn Swogger, Chm

MERCHANTS NATIONAL BANK OF TOPEKA

P.O. Box 178 66601
913/291-1142 Tr\$233 Mil
Hd: Robert W. Green, SrVP&TO
PersTr: Billie Pohl, SrTO
CorpTr: James D. Dennison, AsstTO
CorpTrOps: Helen W. Riner, AsstTOpO
TrInv: Sharon Johnson, VP
EmplBen: Carolyn J. Dunigan, VP
TrOps: Yolanda R. Puhl, AsstTO
Nb: Kirk L. Johnson, TO

TOPEKA BANK & TRUST COMPANY

701 Kansas Ave. 66603
913/233-1515 Tr\$45 Mil
Hd: Daryl V. Craft, VP&TO
Kitty Miller, TO
Kathie Heslet, AdmAsst

Ulysses

THE GRANT COUNTY STATE BANK

P.O. Box 388 67880
316/356-4142 Tr\$3 Mil
Hd: Barbara Dye, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.

P.O. Box 245 66547
913/456-2021 Tr/\$1 Mil
Hd: M. Ben Meek, Pres

Waverly

STATE BANK OF WAVERLY

P.O. Box 58 50677
319/352-4556 Tr\$3.4 Mil
Hd: Arnold A. Fredrick, SrTO

Whiting

THE STATE BANK

66552
913/873-3121
Hd: Ronald Jensen

Wichita

BANK IV WICHITA, N.A.

P.O. Box 1122 67201
316/261-4361 Tr\$667 Mil
Hd: Michael R. Ritchey, ExecVP&SrTO
Legal&TaxCoun: Gerald M. Gleason, VP&TO
PersSvcsDept: Mark B. Roison, VP&TO
BusSvcsDept: William L. Roland, Jr., AsstVP&TO
TrOps: Edward A. Trautz, Jr., VP&TOpO
TrInv: John S. Maurer, Jr., VP
Nb: Roger A. Ramseyer, TrMktgO

CENTRAL BANK & TRUST

3433 E. Central St. 67208
316/686-7111 Tr/\$50 Mil
Hd: Robert A. Phillips, VP&TO

FIRST NATIONAL BANK IN WICHITA

P.O. Box One 67201
316/268-1450 Tr\$700 Mil
Hd: E. A. Duguid, SrVP&SrTO
PersTr, Nb: S. C. Woods, VP&SrTO
CorpTr: John W. Knox, CTO
TrInv: M. B. Colgan, VP&TrInvO
RE: Elmer Pelton, VP&REO
EmplBen: Chuck Gorney, AsstVP&TO
TrOps: Carole A. Neal, VP&SrTOpO
Nb: Terry Richards, TMO

KANSAS STATE BANK & TRUST CO.

123 N. Market St. 67202-
316/266-6655 Tr\$500 Mil
Hd, TrInv: Britt M. Brown, ExecVP&SrTO
EmplBen: Mike Hastings, VP&TO
CorpTr: Nancy Mackey, AsstVP&TO
PersTr: Tammi Schroeder, AsstVP&TO
TrOps: Hervey Wright, TOpO

NATIONAL BANK OF WICHITA

P.O. Box 516 67201
316/943-2211 Tr/\$1 Mil
Hd: Steve Linville, VP&TO

SOUTHWEST NATIONAL BANK

P.O. Box 1401 67201
316/291-5205 Tr\$212 Mil
Hd, TrInv, Nb: Stephen A. English, SrVP
PersTr, EmplBen: Alice Elkins, TO
TrOps, TDP: Kimberly Ufford, VP&TO
CorpTr: Shirley Turner-Crommet, TO

UNION NATIONAL BANK

P.O. Box 637 67201
316/261-4918 Tr\$270 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Dial, VP&TO
TrInv, ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOps: Charles E. Sauer, VP&TOpO
EmplBen: Brenda K. Flick, TO

UNITED AMERICAN BANK & TRUST CO.

P.O. Box 970 67201
316/262-5111 Tr\$2.5 Mil
Hd: Marvin Seitz, TO

Winfield

FIRST NATIONAL BANK

P.O. Box 545 67156
316/221-1650 Tr\$26 Mil
Hd: David L. Gallant, TO
Rosemary Clayton, TO

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr\$17 Mil
Hd: Michael W. Hobbs, TO
TrOps: Tami Whitt

FIRST AMERICAN BANK
P.O. Box 671 41105-0671
606/329-2222 Tr\$151 Mil
Hd: David D. Wolfe, VP&TO

Linda R. Ward, TO
Betty L. Hutchison, TOpO
Stuart B. A. Webb, TrInV
Brenda H. Brammer, EBO

THIRD NATIONAL BANK

P.O. Box 1270 41101
606/329-2900 Tr\$210 Mil
Hd: C. Ronald Christmas, SrVP&CFO
PersTr: Steven L. Simmerman, VP&TO
TrOps: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmTO

Bardstown

WILSON & MUIR, BANK & TRUST CO.
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, Pres&TO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 407 42025
502/527-1383 Tr\$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u\$1 Mil
Hd: Rick Neikirk, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111
Hd: Wanda Scott, VP&SrTO
TrOps: Sharon Kreke, AsstTO

BOWLING GREEN BANK & TRUST

Fountain Square 42101
502/782-1000 Tr\$47 Mil
Hd, PersTr, CorpTr, TrInV, EmplBen, Nb:
Fred L. Tanner, SrVP&SrTO
PersTr, Adm, EmplBen: Shirley Campbell,
AsstTO
TrOps: Judy Scott
TrInV: Paula Wurth

CITIZENS NATIONAL BANK

P.O. Box 90 001 42102-9001
502/781-5000 Tr\$125.7 Mil
Hd, TrInV: Robert R. Kirby, SrVP&SrTO
TrAdm, EmplBen, Nb: James H. St. Charles,
VP&TO
TrOps: Patricia Smith, VP&TO
CorpTr: Janice K. Smith, AsstTO

Brooksville

FIRST NATIONAL BANK

P.O. Box 8 41004
606/735-2125
Hd: David Appleman, AsstVP&AsstTO
Ronnie Monahan, Csh&AsstTO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5277 Tr/o\$1.2 Mil
Hd: Robert D. Thompson, Pres&Csh

Burlington

HUNTINGTON BANK OF BOONE COUNTY
2252 Burlington Pike 41005
606/586-6212 Tr/u\$1 Mil
Hd: Hollis Gritton, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr\$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, VP&TO

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr\$1 Mil
Hd: William N. Young, Pres

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u\$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u\$1 Mil
Hd: Robert N. Black, ExecVP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr\$4.5 Mil
Hd: Lillian Harwood, TO
Brenda Clark, AsstTO

Covington

HUNTINGTON BANK OF KENTON COUNTY, INC.

P.O. Box 712 41012
606/344-7540 Tr\$112 Mil
Hd, TrInV: Richard H. Tapke, Jr., SrVP&TO
EmplBen: Robert V. Munninghoff, VP&TO
EmplBenAdm: Brian D. Warren, TO
PersTr: Martha A. Snider, TO
PersTrAdm: Todd A. Felthaus, TO
Nb: David K. Miller, AsstVP&TO

KENTUCKY NATIONAL BANK OF KENTON COUNTY

P.O. Box 307 41012
606/292-7750 Tr\$43 Mil
Hd, PersTr, Nb: Francis J. Fisher, VP&SrTO
EmplBen: Virginia G. Hamlin, EBO
CorpTr: Dixie L. Williams
TrOps: Mary Johnson

PEOPLES-LIBERTY BANK & TRUST CO.

P.O. Box 589 41012
606/292-6161 Tr\$80 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInV: Lee Hoeflinghoff, VP&TO
EmplBen: Robert Matre, VP&TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr/u\$1 Mil
Hd, PersTr, TrOps: Oma L. Doyle, TO

THE NATIONAL BANK OF CYNTHIANA

P.O. Box 400 41031
606/234-2530 Tr\$9.1 Mil
Hd: Rhonda Brown, TO&VP

Danville

CITIZENS NATIONAL BANK

P.O. Box 229 40422
606/236-5762 Tr\$32 Mil
Hd: William C. Reynolds, Jr., VP&TO
PersTr: Lisa Burke, AsstCsh&AsstTO

FARMERS NATIONAL BANK

P.O. Box 28 40422
606/236-2926 Tr\$44 Mil
Hd: Morton M. Hoagland, VP&TO
TrOps: G. W. Newsom, AsstVP

Elizabethtown

FIRST CITIZENS BANK

P.O. Box C 42701
502/759-2301
Hd: Jeffrey Thomas, AsstVP&TO

Elkton

ELKTON BANK & TRUST CO.

P.O. Box 98 42220
502/265-9841 Tr\$2 Mil
Hd: John L. Harris, VP&TO

Eminence

FARMERS DEPOSIT BANK

P.O. Box 125 40019
502/845-5639 Tr\$3 Mil
Hd: Betty Land, VP&TO
Bill Covington, Pres&TO

Flemingsburg

FARMERS-DEPOSIT BANK

P.O. Box 387 41041
606/845-3551
Hd: James Sauer, TO

PEOPLES BANK OF FLEMING COUNTY

P.O. Box 367 41041
606/845-2461 Tr\$3 Mil
Virginia T. Belt, TO
Tony Kinder, AsstTO

Florence

FIFTH THIRD BANK OF BOONE COUNTY

8100 Burlington Pike 41042
606/283-8527
Hd: Jack Greer, TO

Fort Thomas

FORT THOMAS-BELLEVUE BANK

34 N. Ft. Thomas Ave., P.O. Box 365 41075
606/781-3700
Hd: Joyce E. Minning, TO
Jack E. Burleson, TO

★ Frankfort

FARMERS BANK & CAPITAL TRUST CO.

P.O. Box 309 40601
502/227-1611 Tr\$202 Mil
Hd: James H. Childers, SrVP&TO
PersTr: Wm. A. Powers, SrTO
CorpTr, TrOps: Nancy W. Whitaker, TO
TrInV: Thomas Strode, AsstVP
EmplBen: Ricky D. Harp, VP

STATE NATIONAL BANK

P.O. Box 599 40602
502/223-2161 Tr\$5.602 Mil
Hd: John Noel, Pres

The Directory of Trust Institutions is included in a T&E subscription!

KENTUCKY (Cont'd)

Franklin

FRANKLIN BANK & TRUST

P.O. Box 449 42134
502/586-7121 Tr/\$1 Mil
Hd: Gary Boady, ExecVP
Delores Weidemann, VP
EmplBen: Ronnie Clark, Pres

SIMPSON COUNTY BANK

P.O. Box 269 42134
502/586-4421 Tr/\$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO
TrOps: Louise Givens

Georgetown

FARMERS BANK & TRUST CO.

P.O. Box 651 40324
502/863-2393 Tr/\$4 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY

P.O. Box 464 40324
502/863-0111 Tr/\$1.2 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.

P.O. Box 419 42141
502/651-8383 Tr/\$10 Mil
Hd: PersTr, CorpTr, TrInv, EmplBen, Nb:
Harold T. Matthews, Pres&TO
TrOps: Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK

P.O. Box 258 42141
502/651-6141 Tr/\$10.1 Mil
Hd: Nancy M. Day, TO
CorpTr: Kathy Pedigo, TrCk

Greenville

FIRST STATE BANK

P.O. Box 198 42345
502/338-1500 Tr/\$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Henderson

OHIO VALLEY NATIONAL BANK

P.O. Drawer 5 42420
502/826-7120 Tr/\$49.52 Mil
Hd: CorpTr, TrInv, EmplBen, Nb:
John E. Keeping, SrVP&TO
PersTr, TrOps: Wanda V. Owen, AdmAsst
Farm: Greg Pritchett, FM

Hopkinsville

FIRST CITY BANK & TRUST CO.

1002 S. Virginia St. 42240
502/887-2265 Tr/\$80 Mil
Hd: Richard C. Brasher, SrVP&TO
PersTr, CorpTr, EmplBen: Clarence Walker, VP&TO
PersTr: Brasher Mason, VP&TO
CorpTr, TrOps: Marjorie Thompson, AsstVP&TO

SOVRAN BANK/KENTUCKY

712 S. Main St., P.O. Box 728 42240
502/886-5151 Tr/\$55 Mil
Hd: William R. McRae, SrVP&TO
PersTrAdm, Nb: Wanda P. Boyd, VP&TO
TrOps: Faye W. Ferrell, TopO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK

128 S. Main St. 40342
502/839-6921 Tr/\$1 Mil
Hd: Paul Vaughn, Jr., ExecVP

Lebanon

THE FARMERS NATIONAL BANK

136 W. Main St. 40033
502/692-3177 Tr/\$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY

118 S. Main St. 42754
502/259-4001
Paul Gibson, SrVP&TO
Janice Howard, AsstTO

Lexington

BANK ONE, LEXINGTON, N.A.

Bank One Plaza 40507
606/259-9500 Tr/\$300 Mil
Hd: CorpTr, EmplBen: Barry Bond, Mgr
TrInv, CorpTr: Steve Mobley, TrInvO
PersTr: Smith Hundley, VP&PersAdmO
TrOps: Mary McEllistrem, TopMgr
Nb: W. L. Wilson

CENTRAL BANK & TRUST CO.

P.O. Box 1360 40590
606/253-6245 Tr/\$300 Mil
Hd: Allen I. Rushing, SrVP&TO
CorpTr, TrOps: Marcia Prinsen, VP&TO
PersTr: Norton G. Pritchett, Jr., VP&TO
TrInv: Bob Marsh, TO
EmplBen: Carolyn H. Richart, TO

COMMERCE NATIONAL BANK

301 E. Main St. 40507
606/281-5200
(Affiliate of First Kentucky Trust Co., Louisville, KY)
Hd: Donald C. Wells, SrVP

FIRST SECURITY NATIONAL BANK & TRUST CO.

One First Security Plaza 40507
606/231-1000 Tr/\$1 Bil
Hd: H. L. Drew, ExecVP&TO
PersTr: Gerald Landis, 1stVP&TO
CorpTr, EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Trayer, VP&SrTrInvO
TrOps: Ken Sickels, VP
Nb: Jack Cunningham, SrVP&TO

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.

P.O. Box 709 40741
606/878-7010 Tr/\$3.323 Mil
Hd: Cookie Henderson, TrAdm

Louisville

CITIZENS FIDELITY BANK & TRUST CO.

P.O. Box 33000 40296
502/581-3269 Tr/\$2.5 Bil
Hd: William T. Simpson, SrVP
TRUST ADMINISTRATION GROUP
Hd: Charles A. Walter, SrVP
PersTr: Emily L. Lawrence, VP
Ted L. Merhoff, VP
Jerry M. Weaks, VP
RE: James Couch, VP
CORPORATE TRUST
Jackson I. Jones, VP
TRUST OPERATIONS
Richard S. Crawford, VP
PERSONAL TRUST MARKETING
Gordon L. Ragan, VP
CAPITAL MANAGEMENT GROUP
Hd: Ronald J. Murphy, SrVP
PersTr: James M. Kinsman, VP
EmplBenInv: Donald L. Asfahl, VP
Res: Jacqueline Tytus, VP
FI: A. George Baumann, VP
EmplBen: David R. Sawtelle, VP



FIRST KENTUCKY TRUST COMPANY

FIRST KENTUCKY TRUST COMPANY

P.O. Box 36010 40232
502/581-4170 Tr/\$4.8 Bil
Hd: L. A. Warner, Pres
PersTr: Barksdale F. Roberts, SrVP
CorpTr: D. W. Weihe, SrVP
EmplBen: John H. Yost, SrVP
TrOps: S. D. McCreary, SrVP
TDP: R. S. Fishback, VP

HILLIARD LYONS TRUST COMPANY

545 S. Third St. 40202
502/588-8649 Tr/\$185 Mil
Hd: Donald F. Kohler, ChmBd
PersTr: Arthur C. Peter, Pres
TrInv: J. McFerran Barr, II, VP
TrAdm: David A. Bell, VP
TrMktg: Gordon L. Ragan, VP

LIBERTY NATIONAL BANK & TRUST CO.

P.O. Box 32500 40232
502/566-2000 Tr/\$2 Bil
James T. Crain, Jr., ExecVP
Robert G. Scherer, ExecVP
PERSONAL TRUST ADMINISTRATION DIVISION:
C. Barret Birnsteele, SrVP
John A. Brennan, SrVP
Jack M. Combs, Jr., SrVP
Douglas P. Neal, SrVP-Tax
CORPORATE TRUST ADMINISTRATION DIVISION:
EmplBen: Kennedy H. Clark, Jr., SrVP
Instit: Mary J. Nelson, SrVP
Cordell V. Lawrence, SrVP&CorpTrMgr
TECHNICAL SERVICES DIVISION:
Michael C. Huetting, SrVP
INVESTMENT MANAGEMENT DIVISION:
Robert C. Gray, Jr., SrVP&InvMgtMgr
William G. Duncan, Jr., SrVP
Clarence V. Lee, Jr., SrVP
MARKETING/BUSINESS DEVELOPMENT DIVISION:
Steven L. Nelson, SrVP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY

P.O. Box 1101 40201
501/581-5480 Tr/\$330 Mil
Hd: Orson Oliver, Pres
CorpTr, TrOps: Carl Frazier, VP&TO
TrInv, Nb: John Burkhardt, VP&TO
STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr/\$400 Mil
Hd, TrInv: R. Keith Cullinan, ExecVP&TO
Neil B. Jesse, VP&IO
PersTr: Stephen T. Wolford, TO
CorpTr: Judith B. Bryon, IO
CorpTr, EmplBen: Joseph R. Gillespie, EBO
TrTax: V. Marlene Farris, TrTxO
TrOps: Judy Davis, TopO
TrNb: Geri F. Silliman, BDO

Madisonville

FARMERS BANK & TRUST CO.

P.O. Box 340 42431
502/821-5150 Tr/\$8.514 Mil
Hd: Mildred O. Whitfield, VP&TO

KENTUCKY BANK & TRUST CO.

1 S. Main St., P.O. Drawer B 42431
502/821-6075 Tr/\$14 Mil
Hd: Shirley W. Thomas, VP&TO
TDP: Brenda Royalty

PEOPLES BANK & TRUST CO.

P.O. Box K 42431
502/821-1661 Tr/\$8 Mil
Hd: William C. Ayer, Chm&TO
TrOps: L. Rush Hunt, VP&TO

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr/u\$1 Mil
Hd: H. D. Sullenger, Chm, Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr\$13.952 Mil
Hd: Frederick D. Blume, Pres&TO
TrOps: Frances P. Ray, TOpO
Nb: Gene R. Miller, SrVP&TO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr\$6 Mil
Hd: Anne H. Fallmer, TO
STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr\$36 Mil
Hd: CorpTr, EmplBen: Kurt Talle, TO
PersTr, TrInv: Lloyd Schiltz
TrOps: Barbara Gay
TDP: Sarah Harris

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr\$4 Mil
Hd: Allan Atkins, VP&TO
FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave., P.O. Box 400 40965
606/248-5950
Hd: H. Aubrey Bailey, SrVP&TO

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr/a\$8 Mil
Hd: David Presser, VP&TO
UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr\$3 Mil
Hd: J. K. Waller, II, VP, Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u\$1 Mil
Hd: Jan Caldwell
Jan Adamson, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr\$1 Mil
Hd: PersTr, CorpTr: H. G. Reed, Jr., Pres&TO
PersTr, Nb: John M. Goodhue, AsstVP&TO
TrOps: Deborah Spencer, Comp&Csh
MONTGOMERY & TRADERS BANK & TRUST CO.
Main & Bank Sts. 40353
606/498-3988 Tr/u\$1 Mil
Hd: H. D. Reynolds, VP&TO
MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr\$16.4 Mil
Hd: Daniel C. Manley, VP&TO
Evelyn K. Marshall, AsstTO

85% of the readers of

TRUSTS & ESTATES

are involved in personal trusts.

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr\$3 Mil
Hd: CorpTr, TrInv, ComTrF:
Robert L. Chambliss, Jr., Pres&TO
PersTr, EmplBen: Louise C. Martin,
ExecVP, Csh&TO
TrOps, Nb, TDP: Dewayne T. Bush, MgtTrainee

Murray

BANK OF MURRAY
P.O. Box 1080 42071
502/753-1893 Tr\$9.5 Mil
Hd: Charles S. Foster
TrOps: Pat Latimer

Newport

THE FIFTH THIRD BANK OF CAMPBELL COUNTY NAT. ASSN.
P.O. Box 460 41072
606/292-5505 Tr\$25 Mil
Hd: Clyde C. Nelson, VP&TO
J. Robert Geisen, AsstTO
NEWPORT NATIONAL BANK
P.O. Box 190 41072
606/261-5922 Tr\$25 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klacke, Pres
TrOps: Chris S. Hoffman, TO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr\$1.5 Mil
Hd: Maurice Knight, ExecVP

Owensboro

CARDINAL FEDERAL SAVINGS BANK
700 Frederica St. 42301
502/684-9661 Tr\$4.5 Mil
Hd: J. Norman Martin, SrVP&TO
CENTRAL BANK & TRUST CO.
114 W. 3rd St. 42301
502/926-9666 Tr\$68 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr: Nell Mitchell, AsstVP&TO
TrInv: C. Robert Madys, SrVP&TO
TrOps: Sandy Travis
CITIZENS STATE BANK
P.O. Box 886 42302
502/926-5785 Tr\$65 Mil
Hd: EmplBen, Nb: John P. Beckett, Jr., SrVP&TO
PersTr, TrInv: Robert E. Wagner, VP&TO
PersTr, CorpTr: Betty D. Gitten, TO
EmplBenAdmin: Judith A. Hines, TO
OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr\$175 Mil
Hd: Ronald D. Shepherd, SrVP&TO
PersTr: Alan Hamilton, AsstVP&TO
Charlie D. Mitchell, SrVP&ExecTO
Nina Stamper, AsstVP&TO
EmplBen, TrOps, PenTr: Patty Drury, VP&TO
ASSET MANAGEMENT DIVISION
FP: Walter H. Smith, IstSrVP

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u\$1 Mil
Hd: Susan Gaines, TO

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42002-2400
502/444-6321 Tr\$112.5 Mil
Hd, TrInv: J. Russell Ogden, CFA&SrVP
Hd, CorpTr, EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF, TrOps: Kathaleen Wyatt,
AsstTO&TOpO
Dale Hancock, AsstTO&AsstTO
PADUCAH BANK & TRUST CO.
P.O. Box 2600 42001
502/443-6424 Tr/u\$1 Mil
Hd: Janis H. Phillips, VP&TO
PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1920 42001
502/444-6371 Tr\$160 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, VP&TO
TrOps: Mindi Whitworth, TOpO
TrInv: Wells Heath, III
Ricky Darnell, TO
Lisa Sugg, AsstTO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 1488 41240
606/789-4001 Tr\$6.3 Mil
Hd, PersTr, CorpTr: Dennis T. Dorton, Pres&TO
PersTr, CorpTr, TrInv, EmplBen, TrOps, Nb, TDP:
Toni C. Spradlin, AsstVP&TO
FIRST NATIONAL BANK
P.O. Box 710 41240
606/789-2111
Hd: Robert L. Bayes, Pres&TO

Paris

BOURBON AGRICULTURAL DEPOSIT BANK & TRUST CO.
P.O. Box 157 40361
606/987-1795 Tr\$23.9 Mil
Hd: Jack M. Diamond, VP&TO
TrOps, TDP: Anita Jennings, TOpO
PersTr, TrAdm: Mark Walls, AsstTO

Pikeville

THE FIRST NATIONAL BANK OF PIKEVILLE
P.O. Box 1002 41501
606/437-6247
Hd: Robert Page, AsstVP&TO
PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr\$7.5 Mil
Hd: Builin Coleman, Pres&TO
Lonnice K. Osborne, TO

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-9101
Hd: D. Sam Blankenship, Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr\$7.3 Mil
Hd: James R. Kevil, VP&TO
FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545 Tr\$2.954 Mil
Hd: Kenneth E. Cox, Pres&CEO
Danny H. Patton, VP&TO
Nancy Wynn, AsstVP&AsstTO

KENTUCKY (Cont'd)

Richmond

CITIZENS FIDELITY BANK & TRUST MADISON COUNTY

P.O. Box 8 40475
606/623-2747 Tr\$10 Mil
James H. Howard, Pres
William C. Parks, VP&TO

STATE BANK & TRUST CO.

P.O. Box 38 40475
606/623-2884 Tr\$14.6 Mil
Hd, CorpTr, Nb: H. Thomas Tudor, SrVP&TO

Shelbyville

BANK OF SHELBYVILLE

P.O. Box 187 40065
502/633-4856
Hd: Mary Ann Perry, ExecVP
Fred Catlett, VP

CITIZENS UNION BANK

P.O. Box 189 40065
502/633-4450 Tr/u\$1 Mil
Hd: Ellen Wilson, TO

Somerset

FIRST AND FARMERS BANK

P.O. Box 820 42501
606/679-7451 Tr\$10 Mil
Hd: John D. Clarke, TO
Vickie Godsey, AsstTO

Sturgis

FARMERS STATE BANK

P.O. Box 307 42459
502/333-4101 Tr\$1 Mil
Hd: Garland Certain, Pres&TO
Ruth Conway, AsstTO

Versailles

WOODFORD BANK & TRUST CO.

101 N. Main St. 40383
606/873-3131 Tr\$21 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN

203-205 S. Main St. 41097
606/824-4436 Tr/u\$1.6 Mil
Hd: Jerome A. Griessmann, ExecVP&TO

Winchester

CITIZENS FIDELITY BANK & TRUST CO. WINCHESTER

P.O. Box 216 40391
606/744-1161 Tr\$10 Mil
Henry C. T. Richmond, III, VP&TO
Pat S. Rainey, AsstTO

CLARK COUNTY BANK, INC.

24 W. Lexington Ave. 40391
606/744-1632 Tr\$3.6 Mil
Hd, Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TDP: Deborah T. Jones

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

LOUISIANA

Alexandria

HIBERNIA NATIONAL BANK

P.O. Drawer 1030 71309
318/487-2186
(Branch of New Orleans)
EmplBenAdm, BusDev: David L. Marsh, AsstVP&TO
PersTr: Pamela L. Fowler, AsstTO

RAPIDES BANK & TRUST CO.

P.O. Box 31 71309
318/487-2446 Tr\$45 Mil
Hd: Edward L. Crump, Jr., VP&TO
TrAdm: Joey Descant, III, TO

SECURITY FIRST NATIONAL BANK

P.O. Box 231 71309
318/445-4531
Hd: Henry E. Blake, VChm&TO

★Baton Rouge

AMERICAN BANK & TRUST CO.

P.O. Box 591 70821
504/346-6327 Tr\$131 Mil
Hd, TrInv, Nb: Herbert R. Hassell, SrVP&TO
CorpTr: J. Michael Brouillette, VP&TO
EmplBen: Gregory R. Martini, VP&TO
TrOps: Kim Harrell, AsstTO
Nb: George E. Daigne, TBDO

CITY NATIONAL BANK

445 North Blvd., P.O. Drawer 1231 70821
504/387-2151 Tr\$87.6 Mil
Hd: John S. Hancock, Jr., SrVP&TO
Nb: Richard T. Hill, AsstVP
PersTr: Ouida Powell, AsstVP&TO

HIBERNIA NATIONAL BANK

P.O. Drawer 3597 70821
504/381-2129
(Branch of New Orleans)
EmplBenAdm: John D. Temple, VP&TO
PersTrAdm: Bradley D. Taylor, VP&TO
CorpTrAdm: Evelyn G. Dean, AsstVP&TO
BusDev: L. Brent Moseley, VP&TrInvO
Donald W. Pope, AsstVP&TO

LOUISIANA NATIONAL BANK

P.O. Box 1511 70821
504/389-4251 Tr\$4.5 Bil
Hd: T. Warren Ogden, SrVP
PersTr: Wm. L. Youngblood, VP
CorpTr: John S. Adkins, VP&TO
TrInv: Donald E. Allred, Pres, Premier Investment Advisors, Inc.
EmplBen: J. Erroll Gautreau, VP&TO
TrOps: R. R. Riche, VP&TOpO
Nb: Glenn B. Coats, SrVP

SUNBURST BANK

P.O. Box 2710 70821
504/924-9210 Tr\$70 Mil
Hd: Richard W. Petrie, Jr., VP&TO
PersTr, CorpTr, EmplBen: Carme Doyle, VP&TO
TrInv: Brendan B. Brosnan, TO
TrOps: Patricia S. Albin, TOpO

Bogalusa

FIRST STATE BANK & TRUST CO.

P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bunkie

AVOYELLES TRUST & SAVINGS BANK

P.O. Box 530 71322
318/346-6604
Hd: Nelson M. Lee, Pres&TO
BUNKIE BANK & TRUST
122 W. Church St. 71322
318/346-2668 Tr/u\$1 Mil
Hd: Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST

P.O. Box 1749 71418
318/649-2351
Hd: R. J. Lee, Pres

Covington

FIRST NATIONAL BANK

P.O. Drawer 808 70434
504/624-4200 Tr\$75 Mil
Hd, PersTr, TrInv: Lee R. Spence, ExecVP&SrTO
CorpTr, Nb: Ronald G. Barnes, SrVP&TO
EmplBen, TrOps: John B. Trainor, VP&TO

Crowley

BANK OF COMMERCE & TRUST CO.

P.O. Box 246 70526
318/783-2201 Tr\$1.5 Mil
Hd: Jack Lambert, Jr.

Eunice

ST. LANDRY BANK AND TRUST COMPANY

Eunice Office
101 N. 2nd St. 70535
(Branch of Opelousas)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Charles A. Richard, Jr., SrVP&Mgr
Ruth Ellen Duplechin, VP&AsstMgr
Dean Zerbe, VP&AsstMgr

Franklin

COMMERCIAL BANK & TRUST CO.

P.O. Box 575 70538
318/828-5140 Tr/u\$1 Mil
Hd: Sue Bodin

Hammond

CITIZENS NATIONAL BANK

201 N.W. Railroad Ave., P.O. Box 2188 70404
504/345-3545
Hd: Jack W. Gautier, ExecVP-Inv

Harahan

FIRST NATIONAL BANK OF JEFFERSON PARISH

5400 Mouves St. 70123
504/734-8034 Tr\$27.2 Mil
Hd, TrInv: William W. Laurendine, III, SrVP&TO
PersTr: Joyce B. Smith, TO
CorpTr, EmplBen: Dorothy M. Clyne, TO
TrOps: Leslie Santalucia, TO
Nb: James L. Reynolds, Jr., TO

Haynesville

THE PLANTERS BANK & TRUST CO.

P.O. Box 151 71038
318/624-1515
Hd: Larry Jordan, Pres

Houma

FIRST NATIONAL BANK

P.O. Box 6096 70360
504/868-1660 Tr\$210 Mil
Hd: Linda E. Kern, VP&TO
PersTr, CorpTr: James M. Leeper, VP&TO
PersTr, Nb: M. Susan Breaud, AsstVP&TO
Nb: F. Dixon Lewis, IO
THE PREMIER BANK OF SOUTH LOUISIANA
P.O. Box 5036 70361
504/876-7800 Tr\$115.6 Mil
Hd: Jules Ellender
PersTr: Nedra S. Babin
Rick Imhoff
EmplBen: Joan Blanchard
Linda Brasher

Jennings

JEFF DAVIS BANK & TRUST CO.

P.O. Box 820 70546
318/824-3424 Tr\$3.6 Mil
Hd: Jeff Boudreaux, Pres
PersTr, CorpTr, Trlnv, Nb: Frederick F. Huber, TO

Lafayette

FIRST NATIONAL BANK

P.O. Box 90-F 70509
318/265-3442 Tr\$33.6 Mil
Hd, Nb: John C. Wagnon, ExecVP&TO
TrOps, TDP: Jerry W. Reynolds, VP&TO

GUARANTY BANK & TRUST CO.

P.O. Box 3248 70502
318/236-7000 Tr\$577 Mil
Hd, PersTr, Trlnv: Richard C. Byrd, VP&TO
PersTrAdm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOps: Yvonne Romero

WHITNEY NATIONAL BANK OF NEW ORLEANS

P.O. Box 3708 70502
318/264-6000
(Branch of New Orleans)
Hd: Eugene P. Cella, SrVP&TO
TrOps: Vicki R. Klara
TDP: Renel Landry

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK

P.O. Box 3403 70602
318/494-3319 Tr/\$25 Mil
Hd, PersTr: Allain Davidson, VP&TO
CorpTr: Ronald P. Roan, AsstVP
EmplBen: Samuel V. Wilkinson, TO
Nb: Frederick M. Lee, VP&TO

FIRST NATIONAL BANK

P.O. Box 1889 70602
318/477-7630 Tr\$50 Mil
Hd: Charles B. Verrette, VP&TO
Stephen T. Becnel, VP&TO

LAKESIDE NATIONAL BANK

P.O. Box 1268 70602
318/433-2265 Tr/\$45 Mil
Hd: Andrew J. Betz, SrVP&TO
TrOps: Julie Fewell, AsstTO

PREMIER BANK OF LAKE CHARLES, N.A.

P.O. Box 1527 70602
318/493-3256 Tr\$31 Mil
Hd: Charles S. Ware, SrVP&TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.

P.O. Box 1151 71496-1151
318/239-6504 Tr\$1 Mil
Hd: Perry Johnson, TO

Metairie



JEFFERSON GUARANTY BANK

P.O. Box 8527 70011
504/838-4571 Tr\$150 Mil
Hd: John T. Trotter, SrVP&TO
PersTr: Keith M. Jacomine, TO
CorpTr: Nicholas J. Compagno, Jr., VP
EmplBen: Valerie W. Truax, TO
TrOps: Harold F. Keneker, Jr., VP
TDP: Carin R. Sunseri, TO

Minden

MINDEN BANK & TRUST CO.

P.O. Box 400 71055
318/377-4283 Tr\$4 Mil
Hd: Don D. Moore, Pres
TrOps: Marlo H. Alexander, TO

PEOPLES BANK & TRUST CO.

P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

CENTRAL BANK

P.O. Box 4928 71211
318/362-8544 Tr\$120 Mil
PersTr: Walter E. Busby, VP&TO
EmplBen: Albert M. Crawford, VP&TO
TrOps: Diana Fontana, TOPO
Trlnv: Dean Mailhes, TrlnvO

FIRST AMERICAN BANK & TRUST OF LOUISIANA

P.O. Box 7232 71211
318/362-8233 Tr\$160 Mil
Hd: William W. Keith, SrVP&TO
Bruce F. Jones, VP&TO

FIRST NATIONAL BANK OF GREATER MONROE

500 Natchitoches P.O. Box 487 71294-0487
318/387-8330
Hd, Trlnv, EmplBen, TrOps:
J. Herbert Boystun, Pres&CEO
PersTr, CorpTr, ComTrF, Nb: Ford Jacka,
VP&AsstTO

THE OUACHITA NATIONAL BANK

P.O. Drawer 1412 71210
318/362-7576 Tr\$172.3 Mil
Hd: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., TO
TrOps, Nb: Christopher L. Craighead, AsstTO
EmplBen: Sarah J. Cockrell, AsstTO
Trlnv: Lane B. Williams, TrlnvO

Natchitoches

EXCHANGE BANK & TRUST CO.

P.O. Box 446 71458-0446
318/352-8141 Tr\$2 Mil
Hd: Pat Henry

New Iberia

THE NEW IBERIA BANK

P.O. Box 11240 70562-01240
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

AMERICAN BANK & TRUST CO.

200 Carondelet St. 70130
504/569-0412 Tr\$7.4 Mil
Hd: Linda E. Kern, VP&TO
PersTr, EmplBen: James M. Leeper, VP&TO
TrOps: Janice L. St. Philip

FIRST NATIONAL BANK OF COMMERCE

210 Baronne St. 70112
504/561-1606 Tr\$540 Mil
Hd: W. Shiles McCord, ExecVP&TO
PersTr: Henry G. McCall, II VP&TO
CorpTr: James P. Conner, VP&TO
Trlnv: John C. Portwood, SrVP&TO
EmplBen: Samuel Whichard, VP&TO
TrOps: Michael J. Guidry, VP&TO
Nb: Richard T. Hill, VP&TO

77% of the readers of
TRUSTS & ESTATES
refer trust and estate
business to banks.

HIBERNIA NATIONAL BANK

P.O. Box 61540 70161
504/586-5531 Tr\$2.97 Bil
(Branches in Alexandria, Baton Rouge & Shreveport)
Mgr: Rodney J. Abele, Jr., ExecVP&Mgr
TrAdmMgr: James W. Bryon, Jr., VP&TrlnvO
TrlnvMgr: Robert L. Rust, VP&TrlnvO
CorpTrMgr: Kenneth A. Rains, VP&TO
BusDevMgr: Pierre F. Lapeyre, VP&TO
TrTx, LglMgr: Z. Geoff Bujalski, VP&TO
TrOpsMgr: David L. Sadler, VP&TO
EmplBenMgr: Ben Byers, VP&TO
PersTrMgr: Hal C. Reed, VP&TO
CorpTr, N.O.: J. Critington Lorio, VP&TO
BusDevEmplBen, N.O.: William J. Kearney, III, VP&TO
BusDevPersTr, N.O.: John C. Carriere, AsstVP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS

228 St. Charles Ave. 70130
504/586-7272 Tr\$90 Mil
(Branch in Lafayette)
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
Trlnv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

FIRST NATIONAL BANK OF ST. LANDRY PARISH

P.O. Drawer E 70571
318/942-5752 Tr\$623
Hd, TrOps: Robert Bacon, ExecVP&ChOpO/Tr
PersTr, Nb: Arlette Fontenot
EmplBen: Melanie Carrier, VP
Planters Branch:
110 E. Bellevue 70570
318/942-5752
Melanie Carrier, VP
Arlette Fontenot

ST. LANDRY BANK & TRUST CO.

P.O. Box 110 70570
318/942-7516
(Branches in Eunice & Port Barre)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP, Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.

P.O. Box 659 70764
504/687-3576 Tr/\$2 Mil
Hd: E. B. Middleton, Pres&CEO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY

Canal at Saizan Ave.
(Branch of Opelousas)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP, Csh&TO

Ruston

RUSTON STATE BANK & TRUST CO.

P.O. Box 1130 71273
318/225-2376 Tr\$30 Mil
Hd: Kyle McDonald, VP&TO
Trlnv: James F. Crank, SrTO

St. Francisville

BANK OF COMMERCE & TRUST CO.

P.O. Drawer 520 70775
504/635-3391 Tr/\$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST

P.O. Box 199 70582
318/394-6242 Tr/\$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

LOUISIANA (Cont'd)

Shreveport

AMERICAN BANK & TRUST CO.

401 Market, Ste. 100 71101
318/221-0693 Tr\$10 Mil
Hd: Jan M. Foster, TO

COMMERCIAL NATIONAL BANK

P.O. Box 21119 71152
318/429-1715 Tr\$473 Mil
Hd: David H. Nordyke, SrVP&TO
Pers: Terry M. Gaston, TO
CorpTr: Richard G. McBroom, VP&TO
EmplBen: E. F. Wheland, II, VP&TO
TrOps: Stephen A. Boose, VP&TO
TrInv: R. E. Lindquist, VP&TO
Nb: Denny L. Spicer, VP&TO

FIRST NATIONAL BANK OF SHREVEPORT

P.O. Box 21116 71154
318/226-2211 Tr\$201 Mil
(A subsidiary of Premier Bancorp)

Mgr: Jack C. Thomas, SrVP
CorpBusDev: Alex R. Ivins, VP&TO
TrInv: David B. Murphy
PersFinSvc: Paul E. Hicks, VP&TO
PersTr: Mary J. Fain
Est: Bridget L. Sinclair
Mkt: Harvey Anne Leimbrook
EmplBen: Douglas F. Frey
CorpTr: Janice T. Stephens
DP&TrOps: John D. Garland

HIBERNIA NATIONAL BANK

P.O. Drawer 2148 71166

318/677-5127

(Branch of New Orleans)

BusDev: Arthur R. Carmody, III, AsstVP&TO

LOUISIANA BANK & TRUST CO.

P.O. Box 21730 71120-1730
318/674-3790 Tr\$118 Mil
Hd,TrInv: David E. Tyrone, SrVP&TO
PersTr: Naomi C. Wheland, VP&TO
Myra Pharis, AsstTO
CorpTr: Carolyn Billings, TO
TrOps: Gina S. Jenkins, AsstTO
Nb: Kay W. Butcher, SpSvcsO
EmplBen: Julie S. Skamangas, AsstTO

Springhill

SPRINGHILL BANK & TRUST

124 N. Main St. 71075
318/539-3535 Tr/\$1 Mil
Hd: H. E. Waters, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.

P.O. Box 518 71373
318/336-5259 Tr/\$1 Mil
Hd: Travis Gore, Pres&CEO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE

500 Natchitoches 71294-0487
318/387-8330

Hd,TrInv,EmplBen,TrOps:
J. Herbert Boydston, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Beuford G. Jacka, Jr.,
AsstTO

Winnsboro

WINNSBORO STATE BANK & TRUST CO.

P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, TO

60% of the readers of
TRUSTS • ESTATES
select investment brokers.

MAINE

★ Augusta

KEY TRUST COMPANY OF MAINE

286 Water St. 04330
207/623-5622
(Branch of Portland)
Nb,Adm: Thomas H. Sawyer, SrVP&TO
TrInv: Frank Lawrence, VP&TrInvO
PersTr: Bruce Stockford, VP&TO
EmplBen: Lucille F. Norman, TO
MERRILL/NORSTAR BANK
244 Water St. 04330
207/622-7161, Ext. 2221
(Branch of Bangor)
Janet White, TO

Bangor

CASCO NORTHERN BANK, N.A.

21 Main St. 04401
207/947-0136
(Branch of Portland)
Delia P. Saintcross, VP
Michael Metique, TrRep

KEY TRUST COMPANY OF MAINE

77 Exchange St. 04401
207/945-0618
(Branch of Portland)
Nb,Adm: James W. Nichols, TO
Nb,Adm: Paul J. Morrow, TO

MAINE NATIONAL BANK

(Bank of New England)
1 Merchants Plaza
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd,EmplBen: Mark L. Cuneo, VP
PersTr: Richard S. Douglas, VP
Nb: Michael Cutler, TDO

MERRILL/NORSTAR

Merrill Center, Exchange St. 04401
207/941-6050 Tr\$850 Mil
(Branches in Augusta, Lewistown, Portland,
Sanford & Waterville)
Hd: John C. McGinn, ExecVP
PersTr: Donald Roux, SrVP
CorpTr,TrOps: Richard E. Steckel, VP
TrInv,ComTrF: J. Edward Klisiewicz, SrVP
EmplBen: R. Paul Pasquine, VP
Nb: Richard A. Spencer, SrVP
TDP: Tammy Wright, OpsO

UNITED BANK

2 Hammond St., P.O. Box D 04401
207/942-5263 Tr\$32 Mil
Hd,PersTr,TrInv: Daniel B. Priestley, Pres
Robert M. Parker, Jr., AsstVP&TO
TrOps: Susan L. Kenney, TrSvcsSupv
Deanna S. Condon
Diane T. Nagle

Bar Harbor



BAR HARBOR BANKING AND TRUST COMPANY

BAR HARBOR • BETH MEAL • DEER ISLAND • ELLSWORTH • LEBEC
MILLBROOK • NORTHEAST HARBOR • SOUTHEAST HARBOR
Member FDIC

BAR HARBOR BANKING & TRUST CO.

82 Main St. 04609
207/288-3314 Tr\$92.511 Mil
Hd: Dwight L. Ecton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
Faye A. Geel, AsstTO
TrInv: Dennis H. Carr, TrInvO
TrOps: Charlene H. Tibbets, TOpO

FIRST NATIONAL BANK

P.O. Box A 04609
207/288-5391 Tr\$30 Mil
Hd: Richard S. Libby, VP&TO
PersTr: Julian S. White, VP&TO
TrOps: Jean H. Kief, AsstTO

Biddeford

PEPPERELL TRUST CO.

P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd&CEO
George E. Brickates, Pres
Charles Antonacos, TO

Caribou

MAINE NATIONAL BANK

(Bank of New England)
Downtown Shopping Mall
P.O. Box 607 04736
207/496-3871
(Branch of Portland)
Hd: Richard E. Wing, AsstVP&TO

Damariscotta

FIRST NATIONAL BANK

P.O. Box 940 04543
207/563-3195 Tr\$20.8 Mil
Hd: Henry V. Pelton, VP&TO
TrOps: Nora A. Cyr, Mgr

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH

P.O. Box 479 04605
207/667-2504 Tr\$24 Mil
Hd: William S. Clark, VP&TO

Lewiston

MERRILL/NORSTAR BANK

35 Ash St. 04240
207/795-8600
(Branch of Bangor)
Hd: Corinne O. McIntosh, VP

Livermore Falls

LIVERMORE FALLS TRUST CO.

P.O. Drawer A 04254
207/897-3491 Tr\$3 Mil
Hd: L. Gary Knight, TO
Melvin L. Newendyke, AsstTO

Portland

CASCO NORTHERN BANK N.A.

One Monument Sq. 04101
207/774-8221 Tr\$890 Mil
(Branches in Bangor & Presque Isle)
Hd,Admin,Ops: A. Peter Babyak, SrVP
TrInv,ComTrF: Donald L. Head, SrVP
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
EmplBen: Stuart H. Goodwin, VP
TrOps: Helen R. Rickett, VP-Operations
Nb: Charles S. Probert, VP

KEY TRUST COMPANY OF MAINE

One Canal Plaza 04112
207/874-7111 Tr\$1 Bil
(Branches in Augusta & Bangor)
Hd: William M. Hunter, II, Pres&CEO
PersTr: Theodore B. Wordon, VP&TO
CorpTr: Jeffrey M. Van Fleet, SrVP&TO
TrOps: Norman R. Paquette, VP
Nb: Gary L. Robinson, AsstVP
Dennis B. Mitchell, TO

MAINE NATIONAL BANK

(Bank of New England)
400 Congress St., P.O. Box 3555 04104
207/775-1000 Tr\$896 Mil
(Branches in Bangor and Caribou)
TRUST DEPT.

Hd. PersTr: Mary E. McGushin, SrVP
CorpTr: David C. MacNichol, VP
TrInv.ComTrf: John L. Simpson, SrVP
EmplBen: Robert I. Chase, VP
TrOps: Donald W. Smith, VP
Nb: George F. Pennington, VP

MERRILL/NORSTAR BANK

One City Center, P.O. Box 17537 04101
207/874-5010
(Branch of Bangor)
Hd: Donald Roux, SrVP

Presque Isle

CASCO NORTHERN BANK

P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
Hd: Brent K. Jenson, VP

KEY BANK OF NORTHERN MAINE

P.O. Box 847 04769
207/764-6650
Hd: David I. Dorsey, Pres

Sanford

MERRILL/NORSTAR BANK

Mill Square 04073
207/324-2202, Ext. 268
(Branch of Bangor)
Hd: William D. Lucas, VP

Waterville

MERRILL/NORSTAR BANK

33 Maine St. 04901
207/873-4291, Ext. 275
(Branch of Bangor)
Hd: Clarence E. Bickford, Jr., VP

MARYLAND

* Annapolis

FARMERS NATIONAL BANK

5 Church Circle 21401
301/263-2603 Tr\$83 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
TrOps: Joanne K. Park, TOpO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to

TRUSTS & ESTATES

Baltimore

EQUITABLE BANK, N.A.

100 S. Charles St. 21201
301/547-4088 Tr\$1.2 Bil
(Branches in Bel Air, Rockville & Salisbury)

Hd: Thomas G. Church, SrVP
Thomas J. Quirk, II, VP-LegalCmpl
PersTrAdm: Richard D. Adams, VP
Est&InstAdm: Peter M. Watts, VP
TrInv: Lee M. Seabolt, VP
EmplBenAdm: Louis Sergi, VP
CorpTr: George Hamilton, VP
Nb: H. Bradbury Foster, VP
TrOps: Patricia Farrell, VP

FIRST NATIONAL BANK OF MARYLAND

25 S. Charles St. 21201
301/244-4602 Tr\$1.4 Bil
(Branches in Cumberland and Hagerstown)

Leslie C. Lee, SrVP&TO
Brian R. Mund, SrVP&TrInvO
EmplBen: Edward F. Obazo, VP
PersSvcs: John E. Fitzgerald, VP
RE: William A. Bower, VP
CorpTr: Richard H. Bass, VP
TrOps.ComTrf: InstitCust: Ronald F. Ferrone, VP
TrMtg&Nb: John A. Gilpin, VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.

2 Hopkins Plaza 21201
301/237-5900 Tr\$5.8 Bil
(Member of Mercantile Bankshares Corp.)
TRUST DIVISION

Hd: Brian B. Topping, VChm
PERSONAL TRUST SERVICES
Inv: James G. Ball, SrVP
Admin: W. Curtis Stith, SrVP
EstPlng: Richard J. Flanigan, SrVP
Mktg&SlsMgt: John R. Hornady, III, VP
INSTITUTIONAL SERVICES

Alton A. Shoda, SrVP
CorpTr: Sandra L. Spira, VP
EmplBen: James H. Clark, VP
InstitMktg-Cust: H. Louis French, VP
INVESTMENT SERVICES
James D. Hardesty, ExecVP
ResSvs: Robert F. Boyd, SrVP
InstPhlMgt: Gordon S. Van Vranken, SrVP
AssetMgt: Kimberly A. Proctor, VP
Econ: Georges F. Racourt, AsstVP
SecurTrad: William E. Conrad, VP
InstitMkt-Inv: John Wetzelberger, VP

SECURITY TRUST CO., N.A.

(Formerly Maryland National Bank)
2 N. Charles St., P.O. Box 995 21203
301/244-6325
(Branch of Washington, D.C.)

Hd: Walter R. Fatzinger, Jr., Pres
ASSET MANAGEMENT DIVISION
John W. Mackowiak, ExecVP&SrTO
TrInv: Terence W. Collins, ASB Capital Mgt., Inc.
PersTr: Howard M. Weiss, VP&TO
EmplBen: Patricia Potter, VP&TO
NbInv: Jesse Sternberger, VP
Nb.PersTr: G. Michael Richwine

INVESTOR SERVICES DIVISION
Charles G. Cusic, Jr., ExecVP&SrTO
CorpTr: Dean T. Fisher, VP&TO
TrOps: Leonard H. Smith, VP&TOpO
Cust: Kathy A. Jackson, VP&TO
Nb,Cust: Judy McCoy, VP&TO

SIGNET BANK/MARYLAND

7 St. Paul St. 21202
301/332-5000 Tr\$443 Mil
Hd: Armand H. Levin, SrVP
PersTr: Stephen S. Kramer, VP
CorpTr: James D. Schiefelbein, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOps: Joseph A. Rose, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE BANK, N.A.

Main St. & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)

Bethesda

CRESTAR BANK MD/BETHESDA, MD

7500 Wisconsin Ave., P.O. Box 30197 20814
301/951-3000 Tr\$7.0 Bil
(Branch of Richmond, VA)
Hd: Leonard W. Lilley, SrVP
Larry O. Holland, SrVP
PersTr,Nb: B. Bryan Wright, Jr., VP

DOMINION BANK OF MD

7220 Wisconsin Ave. 20814
301/961-5100
Betsy Z. Cohen, ChmBd
Philip M. Comerford, Pres
Edward E. Cohen, ChmExecCom

SOVRAN BANK/MARYLAND

6610 Rockledge Dr. 20817
301/493-2902 Tr\$422 Mil
Hd: Andrew L. Robinson, ExecO
PersTr: David A. McClung, 1stVP
InstitTr: Richard H. Pittman, VP
TrInv: Camille A. Baroni, VP
TrOps: W. Dale Middleton, TOpMgr
Nb: Carl O. Brudin, Jr., 1stVP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND

8510 Connecticut Ave. 20815
301/657-1000 Tr\$39 Mil
Hd,TrInv: James W. Neal, VP&TO
Nb: Dale E. Thompson, TO

Cumberland

FIRST NATIONAL BANK OF MARYLAND

71 Baltimore St. 21502
301/777-4666
(Branch of Baltimore)

Mgr: Norma Diermer, TrExec

FIRST UNITED NATIONAL BANK & TRUST

Center St. 21502
301/724-8688
(Branch of Oakland)

C. Thomas Rankin, VP&TO

LIBERTY BANK OF MARYLAND

P.O. Box 1645 21502
301/724-4100 Tr\$43 Mil
TrMgr: Charles W. Judge, VP
Admin: Bruce Irans, AsstVP&TO
TrOps: Ealnor Woods

Easton

MERCANTILE-SAFE DEPOSIT & TRUST CO.

113 A. Dover St., P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr., VP

Frederick

FARMERS & MECHANICS NATIONAL BANK

110 Thomas Johnson Dr. 21701
301/694-4060 Tr\$74 Mil
DivMgr: Gurnon F. Working, VP
Dale D. Keyser, TO
Marilyn L. Yost, TO
Patti Stuckey, TO

Hagerstown

FIRST NATIONAL BANK OF MARYLAND

P.O. Box 419 21740
301/733-6000
(Branch of Baltimore)

Mgr: Betty J. Keedy, TrExec

HAGERSTOWN TRUST CO.

P.O. Box 189 21740
301/739-0850 Tr\$65 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, VP&SrTO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
TrOps: Donna L. Moats, TOpO
DevRep: Melanie C. Regner, TDO

MARYLAND (Cont'd)

Lutherville

SECURITY TRUST CO., N.A.
2328 W. Joppa Rd., Ste. 101 21093
301/821-1201
(Branch of Washington, D.C.)
David W. Britton, AsstVP

Oakland

FIRST UNITED NATIONAL BANK & TRUST
19 S. Second St. 21550
301/334-9471 Tr/\$4.2 Mil
(Branch in Cumberland)
Hd. William B. Grant, ExecVP&SrTO
TrOps Dorothy B. Cathell, AsstVP&TO
Shirley E. Fitzwater, AsstTO
Nb. Eugene D. Helbig, Jr.
GARRETT NATIONAL BANK
46 S. Second St. 21550
301/334-9483
David M. Nordeck, TO
Susan B. Parsons, AsstTO

Rockville

THE EQUITABLE BANK, N.A.
6100 Executive Blvd., Ste. 300 20852
301/468-5027
(Branch of Baltimore)
SECURITY TRUST CO., N.A.
6100 Executive Blvd. 20852
301/770-9350
(Branch of Washington, D.C.)
Hd. David A. Malone, AsstVP

Salisbury

THE EQUITABLE BANK, N.A.
144 E. Main St. 21801
301/742-5145
(Branch of Baltimore)

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Ext. 220 Tr/\$50 Mil
Hd. William J. Gering, SrVP&TO
Trlnv. Thelma Voelker, VP&SrTO
Nb. Lucy B. Henson, VP

Williamsport

WASHINGTON COUNTY NATIONAL BANK
P.O. Box 378 21795
301/223-7600 Tr/\$1 Mil
Hd. E. L. Hose, VP&TO

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY, N.A.
11 Amity St. 01004
413/256-8511 Tr/\$69 Mil
Hd. PersTr. Nb. Margaret J. Mallalieu, AsstVP&TO

Andover

BANK OF NEW ENGLAND, N.A.
84 Main St. 01810
617/681-8062
Hd. Joan Charron Reis, VP
BAYBANK MERRIMACK VALLEY, N.A.
23 Main St. 01810
617/475-3620 Tr/\$4.317 Mil
John J. Bradbury, III, Pres

Attleboro

DURFEE ATTLEBORO BANK
8 N. Main St. 02703
617/222-6100
(Branch of Fall River)
Robert J. Wilke, VP
Barbara M. Pelletier, TO
FIRST BRISTOL COUNTY NATIONAL BANK
19 Park St. 02703
617/695-4000 Ext. 420 Tr/\$125 Mil
Hd. Paul A. Tucker, SrVP&SrTO
EmplBen&Ts. Jean R. Rann, AsstVP
Trlnv. Charles F. Coupe, VP&TO
Nb. Francis C. Hacker, VP

PAWTUCKET TRUST COMPANY
16 Park St. 02703
508/222-2555
(Branch of Pawtucket, RI)
Susan L. Sartini, AsstTO

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
617/922-2100 Tr/\$48 Mil
Hd. James E. Rich, Jr. SrTO
TrOps. Margaret L. Desantis, AsstTO
Nb. James C. Craft, TO

**Include
Your Logo
See Page 231**

AUTOGRAPHS WANTED of famous personalities in all fields.

Established full-time autograph dealers for eight years we offer high prices and immediate payment for collections of any size.

Please call Bob Eaton toll-free: 1-800-443-4461.
[in MA, call (617) 444-3360]

R & R ENTERPRISES
P.O. Box 52 • Newton Centre, MA 02159

★ Boston

BANK OF NEW ENGLAND, N.A.
P.O. Box 2197 02106
617/742-4000

Hd. Richard G. Scheide, ExecVP
TrOps. E. Seavey Bowdoin
DiscBrkg. Daniel L. Murphy, Pres
PersFinSvcs. Frimette T. Field, SrVP
InvCoun. Frederick L. Worcester, VP
InvRes. L. Richard Wenzel, VP
AdmMgr. James D. Renger
PvtBnkg. J. David Officer, SrVP
SrPersFinSvcs. Paul M. Kachis
CONSTITUTIONAL CAPITAL MANAGEMENT CO.
Alexander M. Colby, SrVP
David Lindsay, SrVP
FinInstit. Francis E. Hassey, SrVP

BAYBANK BOSTON

175 Federal St. 02110
617/482-1040
Hd. Greta E. Marshall, Pres, BayBanksInvMgt
InvRes. Lawrence R. Kimball, VP
InstitInvDiv. William S. Reid, SrVP

BOSTON SAFE DEPOSIT AND TRUST COMPANY

One Boston Place 02108
617/722-7000 Tr/\$3.875 Bil
(Trust Branches in Los Angeles, Newport Beach,
Palo Alto & San Francisco, CA & New York,
NY)
Hd. PersTr. Trlnv. Neil W. Plass, SrVP
ComTrf. EmplBen. David Walsh, VP
TrOps. TDP. Jean C. Tempel, ExecVP
Nb. John D. DuPuy, VP
FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
H. Gilman Nichols, Pres



EAGLE
INVESTMENT ASSOCIATES

(A Division of
The First National Bank of Boston)

THE FIRST NATIONAL BANK OF BOSTON

Personal Asset Management Group
100 Federal St. 02110
617/434-2101 Tr/\$7.511 Bil
(Trust Representative Offices in Springfield,
Yarmouth Port, Hilton Head, SC)
InvMgtHd. PersTr. Dean E. Ridlon, DivExec
PersTr. Robert H. Frey, Dir
Eagle Investment Associates
E. G. Riley, Jr., Pres
Sls. Christopher M. Flanagan, Dir

INVESTORS BANK & TRUST CO.

24 Federal St. 02110
617/482-0030 Tr/\$97 Mil
Hd. Thomas J. Furlong, VP&TO
EmplBen. Aleta Preer
TrOps. Henry J. Golas, AsstVP
Nb. John S. Goldthwait, VP&TO
TDP. Michael A. DiPasquale, VP

THE MASSACHUSETTS CO., INC.

99 High St. 02110
617/338-3200 Tr/\$160 Mil
Hd. PersTr. TrOps. Maurice F. Lesses, SrVP&TO
Trlnv. Philip M. Byrne

SHAWMUT BANK N.A.

One Federal St. 02211
617/292-2650 Tr/\$2.3 Bil
Hd. Carter H. Harrison, ExecVP
DptyHd. Frederick W. White, SrVP
MktgMgr. Peter A. Wilson, SrVP
PersTr. ComTrf. Nicholas S. F. Carter, SrVP
CorpTr. Max Goldsmith, VP
Trlnv. George B. Watts, Jr., VP
EmplBen. Joel H. Goobar, VP
TrOps. Chester P. Wilkinson, VP
Nb. James D. Henderson, VP

STATE STREET BANK & TRUST CO.

225 Franklin St. 02101
 617/786-3000 Tr\$9.8 Bil
 PersTr: S. Walker Merrill, Jr., SrVP
 CorpTr: Ronald A. Golz, ExecVP
 TrInv: Brenton H. Dickson, IV, SrVP
 Nicholas A. Lopardo, SrVP

UNITED STATES TRUST CO.

40 Court St. 02108
 617/726-7250 Tr\$1.1 Bil
 Hd: Domenic Colasacco, ExecVP
 PersTr: David Drollett, VP&TO
 TrInv: Robert Zevin, VP&Econ
 Robert Lincoln, VP
 Lawrence Litvak, VP
 Stephen Moody, VP
 Linda Berkel, AsstVP
 Lucia Santini, AsstVP
 EmplBen: Mark Kennedy, TrCoun

Brockton**BANK OF NEW ENGLAND-SOUTH**

Trust Division
 36 Main St., P.O. Box 1647 02403-1647
 508/583-6700 Tr\$157 Mil
 (Branches in Falmouth & Plymouth)
 Hd: David E. Fox, SrVP&ExecTO
 PersTr: Richard Bastiansen
 TrInv: Karl D. Kuell
 TrOps: Camille H. Nelson, TOPO
 Taxes: Vassiliki A. Preston, TrTO
 Nb: EmplBen: Warren H. Mitchell, Jr., VP&TO
 Nb: PersTr: Robert L. DiTullio

Brookline**BANK OF NEW ENGLAND, N.A.**

294 Harvard St. 02146
 617/742-4000
 Hd: Tom Cattell, VP

Burlington**BAYBANK MIDDLESEX TRUST COMPANY**

P.O. Box 422 01803
 617/273-1700 Tr\$753 Mil
 Hd: William F. Bruso, ExecVP&SrTO
 PersTr: Richard A. Morris, SrVP
 EstSltmtTax: Joseph T. Sullivan, SrVP
 EmplBen: Nb: Anthony F. Salamita, SrVP
 TrOps: Eugene A. Ferreira, VP
 Cust: Eugene J. Durgin, Jr., SrVP

Cambridge**BAYBANK HARVARD TRUST**

P.O. Box 300T 02139
 617/661-3300 Tr\$323 Mil
 Hd: L. D. Sheldon, VP&TO
 Nb: Lorraine Tynner, VP&TO

CAMBRIDGE TRUST CO.

1336 Massachusetts Ave. 02138
 617/876-5500 Tr\$223 Mil
 Hd: PersTr: Edgar Crocker, VP
 TrInv: Herbert A. Kardon
 ComTrF: Roger Almeida
 TrOps: Judy E. Wanson

Chelmsford**FIRST BANK**

44 Central Sq., P.O. Box 167 01824
 617/256-2565
 John Leonardi, Treas

Chestnut Hill**UNIVERSITY BANK & TRUST COMPANY**

232 Boylston St. 02167
 617/332-8850 Tr\$70 Mil
 Hd: Frederick W. Schultz, III, SrVP
 TrOps: Jean O'Rourke, VP

Dedham**BAYBANK NORFOLK TRUST**

P.O. Box 540 02026
 617/329-3700 Tr\$99.932 Mil
 Hd: Wendy Barker, VP&TO
 Admin: George H. Davidson, Jr., VP&TO
 Nb: David P. Fitzgibbon, TO
 C: Edward Dinario, AsstVP&TO

Fall River**BANK OF NEW ENGLAND, N.A.**

55 N. Main St., P.O. Box 191 02772
 617/678-8343
 (Branch of Boston)
 Hd: Rita A. Verespy, SrTO

DURFEE ATTLEBORO BANK

10 N. Main St. 02722
 617/679-8311 Tr\$240 Mil
 (Branch in Attleboro)
 Hd: Stephen C. Williams, SrVP
 Nb: Edward C. Toff, VP
 EstTr: Roger W. Lamonde, VP
 CorpTr: Donald B. McLeod, VP
 ComTrF: EmplBen: William I. Bagle, TO
 TrInv: Robert C. Gibbs, VP

Falmouth**FALMOUTH NATIONAL BANK**

P.O. Box 687 02541
 617/548-1000 Tr\$30 Mil
 Hd: Malcolm Robertson, Jr., SrVP&TO
 EstSltmtTax: Thomas F. Donahue, TO
 TrInv: George S. Kohler, IO

Fitchburg**FIRST SAFETY FUND NATIONAL BANK**

470 Main St. 01420
 617/343-6406 Tr\$179 Mil
 (Branch in Worcester)
 Hd: William R. Freeman, SrVP&TO
 TrDeptMgr: James S. Dymek, VP&TO
 TrOps: Tim O'Malley, Mgr
 PersTr: Peter Armbruster, AsstVP&TO
 K: Jean Murray, TO
 TrInv: Joseph Giovino, VP&TrInvO
 James Hohman, AsstTrInvO
 Elaine Cassels, AsstTrInvO
 EmplBen: Paula Ruggles, Mgr&AsstTO

Foxboro**FOXBORO NATIONAL BANK**

P.O. Box 31 02035
 617/543-6321 Tr\$1 Mil
 Hd: Bristol Crocker

Framingham**SHAWMUT BANK**

5 Whittier St. 01701
 617/620-4604 Tr\$89 Mil
 Hd: Matthew Liveer, AsstVP
 PersTr: EmplBen: Kevin A. Smith, VP&TO
 TrOps: Charles B. Spiegel, AsstVP&TO
 PersTr: Claire C. Morrissey, AsstTO
 Nb: Nancy Wordell, AsstTO

Gloucester**BANK OF NEW ENGLAND, N.A.**

154 Main St. 01930
 617/283-3131

Greenfield**BANK OF NEW ENGLAND-WEST, N.A.**

1 Federal St. 01301
 413/772-0281
 Hd: Christopher S. Maniatty, VP&TO

SHAWMUT BANK OF FRANKLIN COUNTY

(Investment Services and Private Banking Div.)
 324 Main St., P.O. Box 671 01302
 413/772-0221 Tr\$65 Mil
 Hd: PersTr: J. Lewis Taylor, VP&SrTO
 TrOps: Jean Snow, TOPO
 Nb: Lorraine Hart, TO

Holyoke**SHAWMUT FIRST BANK AND TRUST COMPANY**

58 Suffolk St. 01040
 413/737-4321 Tr\$141 Mil
 (Branch of Springfield)
 Hd: PersTr: Est: Whiting S. Houston, Jr., VP&TO
 PersTr: Lucille Mainville, TO

Hyannis**BANK OF NEW ENGLAND, N.A.**

1582 Route 132 02601
 508/775-0925
 Hd: Peter C. Holcombe, VP
 Robert E. Hurley, VP
 Dawn E. Wilson, AsstTO

CAPE COD BANK & TRUST COMPANY

P.O. Box 1161 02601
 508/394-1300 Tr\$240 Mil
 (Branch in Orleans)
 Hd: Stephen B. Lawson, ExecVP
 PersTr: Stuart J. Nickerson, VP&SrTO
 Est: John G. Kinahan, VP&SrTO
 TrInv: Dana Mauch, Jr., VP&SrTO
 Tr: Richard Bussiere, VP&SrTO
 TrOps: Patricia Auger, VP&SrTO
 Nb: Edward McAuliffe, VP&SrTO



Where
there's
a will,

There's a way To help animals

A full-service, non-profit humane society, the Animal Rescue League of Boston gives direct aid to animals by providing:

- four adoption shelters
- state wide rescue services
- animal cruelty investigations
- medical care
- humane education

Bequests and tax-deferred gifts are a major source of support for our homeless animals. For more information, contact: Arthur G. Slade, *President*

**Animal Rescue
League of Boston**

P.O. Box 265, Boston, MA 02117

Helping Animals For Ninety Years 1899-1989

MASSACHUSETTS (Cont'd)

Ipswich

FIRST NATIONAL BANK

31 Market St. 01938
617/356-4361 Tr\$21.7 Mil
Nancy A. Lowell, AsstTO
Franz Schneider, Jr., VP

Lawrence

ARLINGTON TRUST CO.

305 Essex St. 01840
508/681-7340 Tr\$115 Mil
Hd,Nb: Stephen Shirley, SrVP&SrTO
PersTr,ComTrF: Priscilla Cubelli, FVP&TO
EmplBen,Nb: Susan Martore-Baker, VP&TO
TrOps: Pamela Hurley, VP&TOpO
TrInv: Robert O'Brien, AsstVP&TrInvO

Lowell

BANK OF NEW ENGLAND-NORTH

61 Merrimack St. 01852
617/458-3151 Tr\$111.396 Mil
Hd: Paul V. Shaughnessy, VP&TO
PersTr,TrInv,EmplBen: Jean P. Cipriani, VP&TO
David G. Wiggins, AsstVP&TO
A. Cushing Titcomb, AsstVP&TO
Kathleen E. Foran, TO
TrOps: John R. McGovern, AsstVP&TO
Nb: Doreen L. DiBari, AsstVP
Susan K. Salton, AsstVP

Malden

MALDEN TRUST CO.

94 Pleasant St. 02148
617/321-1111 Tr\$242 Mil
James M. Middleton, Jr., VP&TO
Robert A. Russo, VP&TO
Sam H. Banov, TO
Richard S. McKinley, TO
TrInv: James O. Watt, TrInvO
TrOps: Richard L. Ruble, TO
Nb: Herbert E. Chaffin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK

91 Pleasant St. 01945
617/631-6000 Tr\$2.6 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOps,Nb: Doris M. Stacey,
AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.

10 John Glass, Jr. Square, P.O. Box 151 02346
617/947-1313 Tr\$3.698 Mil
Hd: James M. Irving, Pres&TO
TrOps: W. Warren Tharion, Treas&TO

Nantucket

THE FIRST NATIONAL BANK OF BOSTON

Trust Representative Office
60 Main St. 02554
508/228-3196
PersTr: William R. Blair, Mgr

New Bedford

BAYBANK SOUTHEAST, N.A.

95 William St. 02740
617/997-6161 Tr\$225 Mil
Hd: L. Howard Carl, Jr., VP&SrTO
PersTrSvs: Diana B. Duarte, TO
Nb: Christian D. McVey, TO

SHAWMUT BANK OF SOUTHEASTERN MASSACHUSETTS, N.A.

545 Pleasant St., P.O. Box C-906 02741
617/996-8241 Tr\$80 Mil
Hd: Edward J. Angelo, VP&SrTrAdmO
Nb: William J. Theberge, VP&FinMng
CorpTr,TrOps: Virginia A. Souza, TOpO
ComTrF,TrInv: Donald W. Barr, AsstVP-Inv
PersTr: Fred E. O'Brien, TO

Newburyport

FIRST & OCEAN NATIONAL BANK

51 State St. 01950
617/465-5555 Tr/\$2 Mil
John B. Rice, Jr., Pres&TO
John C. West, Jr., ExecVP&TO

Orleans

CAPE COD BANK & TRUST CO.

40 Main St. 02653
508/255-0320
(Branch of Hyannis)
Hd: Joseph P. Williams, VP&SrTO
THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
P.O. Box 250 02653
617/255-6610
Gail C. Sears, AsstVP
SHAWMUT BANK OF CAPE COD, N.A.
P.O. Box 147 02653
617/255-2000 Tr/\$40 Mil
Hd: Geoffrey V. Reuland, VP&TO
Nb: Lester Jackson, VP

Peabody

ESSEX BANK

One Essex Center Drive 01960
617/532-2500 Tr\$156 Mil
Hd: James E. Mitchell, SrVP&TO
PersTr: George T. Andrews, VP&TO
TrOps: Muriel J. McParland, AsstVP
Nb: Bruce A. MacDonald, VP
TrAdm: Joseph Molnar, TO
EmplBen: John Phelan, PenTO
Nb: Ned Lynch, TO

Pittsfield

BANK OF NEW ENGLAND-WEST

P.O. Box 1169 01202
413/499-1600 Tr\$150 Mil
Hd: Thomas C. Doane, TrInvAdv
H. Paul Ryan, VP&TO
Brent K. Stephens, AsstVP&IO
Grace D. Naughton, AsstVP&TO
Nancy A. Gleason, TrAdm
Maureen de Forest, TOpMgr

FIRST AGRICULTURAL BANK

99 West St. 01201
413/499-3000 Tr\$346 Mil
Hd: Walter L. Wheat, SrVP
TrInv: Rodney W. McKee, IO
H. Ashley Smith, Jr., VP
Reginald P. Vincent, VP
PersTr: William J. Judge, VP
Carol A. Prue, AsstVP
Charleene E. Rosa, AsstVP
Thomas Rowland, AsstVP
Nb: Gregor T. Young, NBO
Tax: Steven T. Norris, TxO

THE FIRST NATIONAL BANK OF BOSTON- WESTERN REGION

5 North St. 01201
413/445-5651
(Affiliate of The First National Bank of Boston)
Hd,TrAdm&EstStlmt: James A. Kronholm,
VP&TO
Hd,Nb: Thomas W. Barney, VP
TrAdm: George H. Wilson, TO
Paula M. McAndrews, TrAdm
Susan A. Straight, TrAdm

Plymouth

BANK OF NEW ENGLAND-SOUTH

Trust Division
4 North St., P.O. Box 3385 02361
617/746-3600
(Branch of Brockton)
Hd: John T. Reynolds, TO

48% of the readers of

TRUSTS & ESTATES

select investment research services.

Advertise in

TRUSTS & ESTATES

...the magazine that

opens the door

to the

\$800 billion

trust fund market.

We reach more than

33,600 readers

every month!

For rates and

information

contact:

Charles E. Lloyd,

Executive Group
Publisher

(404) 256-9800

Quincy

BANK OF NEW ENGLAND-SOUTH

1495 Hancock St. 02169
617/773-0500

Hd: Kenneth E. Rayle, VP&TO

SOUTH SHORE BANK

1400 Hancock St. 02269
617/847-3100 Tr\$400 Mil

Hd: Robert F. Dwyer, SrVP
TrInsv: R. Richard Wilson, VP&IO
TrAdm, Nb: John N. Field, VP&TO
EmplBen: Richard Pitts, TO

Rockland

ROCKLAND TRUST CO.

288 Union St. 02370
617/878-6100 Tr\$97 Mil

Hd, PersTr: David T. Sargent, SrVP&TO
Nb: Louis B. Davner, PhD., 1stVP
TrInsv: Freeman H. Osgood, VP&SrTO
TrOps: Richard LaCivita, VP&TO
PersTr, EmplBen: Sandra L. Sevigney, VP&TO
PersTr: Donna M. Driscoll, VP&TO

Salem

EASTERN BANK & TRUST CO.

217 Essex St. 01970
617/598-7710 Tr\$240 Mil

Hd: Sumner W. Jones, SrVP
Gary A. Peterson, VP
Richard F. Moore, VP
Edward J. Michon, TrInsv
Paul Anderson, Jr., VP
Rose Grant, TrInsv
Jacqueline Rathe, TOPO
Nb: Raymond Brearey, VP

Springfield

BANK OF NEW ENGLAND-WEST, N.A.

P.O. Box 9003 01101
413/787-8700 Tr\$798 Mil

Hd: William D. Masi, SrVP
PersTr: Thomas H. Heywood, VP
TrInsv: Paul W. Mackasek, CFA, VP
TrOps: Cheryl Jubb, TO
Nb: Rufus P. Cushman, III, TO
EmplBen: Michael Hirschberg, VP

BAYBANK VALLEY TRUST

Valley Bank Tower, 1500 Main St. 01115
413/781-7575 Tr\$324 Mil

PersTr: Peter Weston, VP&TO
TrSvcs: Constance R. Fritsch, AsstVP
TrInsv: John Dialessi, VP
EstSltlmt: Joan S. Nolan, VP
Nb: Dennis N. Poissant, VP
EmplBen: David Brainerd, VP

THE FIRST NATIONAL BANK OF BOSTON- WESTERN REGION

1350 Main St. 01103
413/787-0000

(Affiliate of The First National Bank of Boston)

Nb: Thomas W. Barney, VP
Adm: James A. Kronholm, VP
Shirley A. Fitz-Gibbon, AsstTO
Martha Spooner, TrRep

MULTIBANK NATIONAL OF WESTERN MASSACHUSETTS

1666 Main St., P.O. Box 1489 01101
413/739-7201 Tr\$18 Mil

Hd: Clifford Kindred, VP&TrMgr

SHAWMUT FIRST BANK AND TRUST COMPANY

127 State St. 01103
413/737-4321 Tr\$542 Mil

(Branch in Holyoke)
Hd: Edward T. Heaphy, Jr., SrVP&SrTO
PersTr: Rene G. Ledoux, VP-FM
TrAdmin: Richard J. Driscoll, VP&TO
TrInsv: Robert R. Humberston, VP&IO
EmplBen: Bruce C. White, AsstVP
TrOps: Ronald A. Chaisson, TOPO
Nb: Christopher R. Gagne, AsstVP

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK

Main St. 02568
617/693-9400 Tr\$24.6 Mil

Hd: Robert Kelly, VP
PersTr, TrInsv: H. Paul Ryan, SrTO

Waltham

GUARANTY-FIRST TRUST CO.

600 Main St., P.O. Box 389 02154
617/899-2100 Tr\$5.42 Mil

Hd: Thomas W. Sullivan, VP&TO
CorpTr, TrOps, EmplBen: Jeffrey Schneider,
Mgr
Christie Bateman, AsstMgr

West Springfield

PARK WEST BANK AND TRUST CO.

225 Park Ave. 01089
413/781-7500 Tr\$31.4 Mil

Hd, TrOps, Nb: Robert A. Gibowicz, SrTO
PersTr, TrInsv, EmplBen: John W. Gibbons, TO
TDP: Audrey Chausse

Worcester

BANK OF BOSTON

359 Main St. 01608
617/799-7777

FIRST SAFETY FUND NATIONAL BANK

200 Commercial St. 01608
617/791-6271

(Branch of Fitchburg)
James Conroy, VP&TO

GUARANTY BANK & TRUST CO.

370 Main St. 01608
617/791-7811 Tr\$230 Mil

Hd: Richard Johnson, SrVP
Hd, CorpTr: Steven B. Kallach, VP&TO
TrOps: June C. Shields, TOPO
TrInsv: David W. MacNeill, VP&IO
Taxes: Rene J. Pepin, TrTxO
Nb: John G. Kilpatrick, VP

MECHANICS BANK

P.O. Box 987 01613
508/798-6400 Tr\$405 Mil

Harry G. Bayliss, ExecVP
Hd: Neil K. Ashlon, VP&SrTO
PersTr: John E. Arsenault, VP&TO
CorpTr, EmplBen: C. Rene A. Burley, VP&TO
TrInsv: Peter G. Luca, VP&SrTO
ComTrF: Gary A. Gerulskis, IO
Tax: Anne E. Wales, TrTxO
Nb: Mary M. McShea, AsstVP&TO

SHAWMUT WORCESTER COUNTY BANK, N.A.

446 Main St. 01608
617/793-4322 Tr\$972 Mil

Hd: David B. Stephens, SrVP&TO
PersTr, Est: Stephen G. Fritch, VP
CorpTr, TrOps: Frances E. Rodrigues, VP
TrInsv, ComTrF: Stephanie S. Burnett, VP
EmplBen: Philip R. Welscher, VP
Nb: John E. Mackintire, VP
CentTxUnit: Robert G. Ripley, Jr., VP

Yarmouth Port

THE FIRST NATIONAL BANK OF BOSTON

Trust Representative Office
125 Main St. 02675
617/362-4553

Earl Rettig, SectMgr



INTERNATIONAL FUND FOR ANIMAL WELFARE

WHO

A non-profit organization dedicated to eliminate animal cruelty and to improve animal and wildlife welfare.

WHAT

Bequest, Retained Life Interests, Trusts and other TAX SAVING charitable giving programs.

WHEN

Now — The Fund has a Planned Giving Council of Trust, Tax Law and Estate Planning experts ready to voluntarily assist you and your clients.

WHERE

Please contact: Eugene J. Kennedy, IFAW Development Office, 411 Main Street, Yarmouth Port, MA 02675. (617) 362-2649.

WHY

BECAUSE YOU CARE, and so do we. IFAW — the caring committed voice . . . ensuring protection to animals who may not speak!

MICHIGAN

Adrian

COMERICA BANK-DETROIT

(Operating in Office of Bank of Lenawee County)
102 E. Maumee 49221
517/265-5144
(Branches in Grand Rapids & Lansing)
PersTr: Francis Boyle, AsstVP



TRUSTCORP BANK, LENAWEE

(Trust Service Office of Trustcorp Bank, Ann Arbor)
117 E. Maumee 49221
517/263-8939

Thomas L. Dickinson, VP

UNITED SAVINGS BANK OF TECUMSEH

4125 S. Occidental Hwy. 49221
517/423-8373 Tr\$65 Mil
(Branch of Tecumseh)
John R. Whitehurst, VP&TO
Lois A. Saylor, AsstVP&TO

Alma

BANK OF ALMA

P.O. Box 191 48801
517/463-3131 Tr\$23 Mil
Hd: Richard J. Balcom, SrTO
Arlene M. Loomis, AsstTO

Alpena

NATIONAL BANK OF DETROIT

(Operating in Office of NBD-Alpena Bank)
150 S. Ripley St. 49707
517/356-2241 Tr/o\$30 Mil
(Branch of Detroit)
Hd: Barbara Puroi, AsstVP
TrOperators: Bette Lalonde

Ann Arbor

COMERICA BANK-DETROIT

(Operating in Office of Comerica Bank, Ann Arbor)
125 S. Fifth Ave. 48108
313/761-2211

PersTr,Nb: Francis Boyle, AsstVP
EmplBen,Nb: Robert J. Kay, VP

FIRST OF AMERICA BANK-ANN ARBOR

101 S. Main St. 48107
313/995-7745 Tr\$200 Mil
(Branches in Monroe & Plymouth)
Hd: Charles J. Schmidt, VP&SrTO
EmplBen: Ron Wytco, AsstVP&TO
Val Jaskiewicz
PersTr: Sandra Taggie, AsstVP&TO
Chris McCamont, TO
Varsha Kamodia
Mike Drew, TO
TrOperators: Teresa Thornton
Nb: Gary L. Morrison

MANUFACTURERS NATIONAL BANK OF ANN ARBOR

101 N. Main 48104
313/930-2400
(Branch of Detroit)
Sandra K. Campbell, 2ndVP&TO

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

NBD ANN ARBOR

(Subsidiary of NBD Bancorp)
125 S. Main St. 48107
313/995-8180 Tr\$490 Mil
Hd: James L. Meretia, VP&SrTO
PersTr: Charles B. Fischer, Jr., VP
William J. Dunlap, AsstVP
Linda Fiorda, TO
Beverly Ziegler, AsstTO
TrInv: David C. Blough, TrInvO
EmplBen: John P. Hanchak, AsstVP
Carol L. Grubb, AsstTO
TrOperators: Ann Artz, TopO
PersTrNb: Steven T. Hoffman, VP&TO
Michael L. Schenk, BDO

TRUSTCORP BANK, ANN ARBOR

P.O. Box 8612 48107
313/994-5555 Tr/o\$500 Mil
(Trust Service Offices in Adrian and Ypsilanti)
Trust Branches in Brighton, Chelsea & Saline)
Hd: Edward H. Sichter, III, SrVP&TrInv
PersTr: Catherine Collins, VP
Karen Feldenzer, SrVP
CorpTr: Vincent J. Carillot, VP
TrInv,ComTrF: Bernard A. Bedell, SrIO
Est&TrCoun: B. Todd Jones, VP&SrTO
EmplBen: Charles S. Wright, VP
TrOperators: Mark Hansen, TopMgr
Nb: Richard Meyerson, VP&TrInv

Battle Creek

COMERICA BANK-BATTLE CREEK

25 W. Michigan Mall 49016
616/966-6340
PersTr: F. A. Hanson, VP
PersTrAdm: Marcia Owen, TrAdm
EmplBen: G. J. O'Hara, AsstVP
Nb: Donald Miller, AsstVP

FIRST OF AMERICA BANK-MICHIGAN,N.A.

Battle Creek Branch
65 S. 20th St. 49015
616/383-9154
(Services Provided by First of America Bank-
Michigan,N.A., Kalamazoo)
MICHIGAN NATIONAL BANK
1 W. Michigan Mall 49016
616/965-9146
(Branch of Farmington Hills)
PersTr: Barry D. Babbitt, VP

Bay City

CHEMICAL BANK-BAY AREA

213 Center Ave. 48706
517/894-9833
(Branch of Midland)
Richard J. Stringer, VP&TO

FIRST OF AMERICA BANK-BAY CITY, N.A.

300 Center Ave. 48708
517/894-9280 Tr\$349 Mil
Hd: Kelley P. Boyum, SrVP&SrTO
PersTr: George T. Barrett, VP&TO
Elaine Kimmich, TO
EmplBen: Robert T. McAlester, VP&TO
Nb: William M. Rushton, TO
TrOperators: Peggy Klopff

Benton Harbor

INTER-CITY BANK

P.O. Box 1248 49022
616/927-2251 Tr\$95 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
Prob: Paul A. Monteith, VP&TO
TrOperators: Erika Hell, TopO

NATIONAL BANK OF DETROIT

400 Riverview Dr., P.O. Box 308 49022
616/926-8211
(Branch of Detroit)
Hd: Thomas E. Nelson, AsstVP
Nb: Katherine L. McKnight, TO

Big Rapids

CHEMICAL BANK & TRUST CO.

125 N. Michigan Ave. 49307
616/796-9944
(Trust Office of Midland)
Hd: Karl W. Linebough

Birmingham

COMERICA BANK-DETROIT

188 N. Woodward Ave. 48011
313/644-4766
Hd: Daniel H. Calkins, VP
PersTr: Boris A. Vasileff, VP
David E. Bryant, AsstVP
Michael L. Donahue, AsstVP
Barbara L. Turchan, AsstVP
TrInv: Janice Schneck, AsstVP
Ervin J. Siuda, AsstVP
Nb: G. E. Pyle, VP
Charles R. Stenback, TFPO

MANUFACTURERS NATIONAL BANK OF DETROIT

1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Gary Sanders, VP&TO

Bloomfield Hills

FIRST OF AMERICA BANK-DETROIT, N.A.

33 Bloomfield Hills Pkwy., Ste. 135 48013
313/433-8818

NATIONAL BANK OF DETROIT

1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP

Breckenridge

FARMERS STATE BANK OF BRECKENRIDGE

P.O. Box 186 48615
517/842-3191
Hd: Leo D. Goodyear, CEO&TO

Brighton

OLD KENT BANK-BRIGHTON

300 W. North St. 48116
313/229-9531
(Services Provided by Old Kent Bank-Trenton
Office)

Hd: Lester Pinks, VP

TRUSTCORP BANK, ANN ARBOR

9948 E. Grand River Ave. 48116
313/227-5551
(Branch of Ann Arbor)
Richard Meyerson, VP

Britton

UNITED SAVINGS BANK OF TECUMSEH

102 W. Chicago Blvd. 49229
517/423-8373 Tr\$65 Mil
(Branch of Tecumseh)
John R. Whitehurst, VP&TO
Lois A. Saylor, AsstVP&TO

Cadillac

NORTHWESTERN SAVINGS & LOAN ASSOCIATION

P.O. Box 639 49601
616/775-8563
(Branch of Traverse City)
Robert A. Kincaide, VP&TO

OLD KENT BANK-CADILLAC

123 S. Mitchell St. 49601
616/775-1283
(Services Provided by Old Kent Bank-Traverse City
Office)

Calumet

FIRST OF AMERICA BANK-COPPER COUNTRY
200 Fifth St. 49913
906/337-0200
(Services Provided by First of America Bank-
Marquette, N.A.)

Caro

PEOPLES STATE BANK OF CARO
(Subsidiary of NBD Bancorp)
171 N. State St. 48723
517/673-2188
(Services Provided by NBD Genesee Bank of Flint)

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, VP&TO
TrOps: Sandra Heck, AsstVP&TO

Cheboygan

FIRST OF AMERICA BANK-STRAITS AREA
316 N. Main St. 49721
616/627-4371
(Services Provided by First of America Bank-
Marquette, N.A.)

Chelsea

TRUSTCORP BANK, ANN ARBOR
1478 Chelsea-Manchester Rd. 48118
313/475-9154
(Branch of Ann Arbor)
Richard Meyerson, VP

Clinton

UNITED SAVINGS BANK OF TECUMSEH
11839 Clinton-Tecumseh 49236
517/423-8373
(Branch of Tecumseh)
John R. Whitehurst, VP&TO
Lois A. Saylor, AsstVP&TO

Coldwater

BRANCH COUNTY BANK
100 W. Chicago St. 49036
517/728-7311 Tr\$26 Mil
Hd: John H. Castle, VP&SrTO
PersTr: Timothy O. Dally, VP&TO
SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr\$50 Mil
(Branches in Camden, Hillsdale, Kinderhook,
Tekonsha & Union City)
Hd: James R. Cole, SrVP&TO
Tony Johnson, TO
TrAdm, Nb: Mary L. Guthrie, TrAdmO

Coldwater-Quincy

**FIRST OF AMERICA BANK-SOUTH CENTRAL,
N.A.**
515 E. Chicago 49036
(Services Provided by First of America Bank-
Central N.A., Lansing)

Dearborn

DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
313/277-2700 Tr\$50 Mil
Hd: Gregory A. Marx, VP&SrTO
TrOps: Margaret A. Tuckey, AsstVP&TO

MANUFACTURERS NATIONAL BANK OF DETROIT

16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
SrAdm: Sharon L. Snodgrass, 2ndVP&TO
NATIONAL BANK OF DETROIT
(Operating in Office of NBD of Dearborn)
18800 Hubbard Dr. 48128
313/271-7710

Hd: John A. Hartmus, Jr., VP
Nb: Peter D. Haller, TO
Byron B. Schimpp, 2ndVP

Deerfield

FIRST OF AMERICA BANK-MONROE
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann
Arbor)

Detroit

Comerica

COMERICA BANK-DETROIT

211 W. Fort St. 48275-1021
313/222-3300 Tr\$11 Bil
(Offices in Adrian, Ann Arbor, Battle Creek,
Birmingham, Fenton, Grand Rapids, Grosse
Pointe, Hackley, Jackson, Kalamazoo,
Lansing, Livonia, Midland, Southfield, Sterling
Heights, Troy, Warren, Ypsilanti & Subsidiary
in Boca Raton, FL)
Hd: Cleveland Thurber, Jr., ExecVP&ChTO
TrInv: Manawn Kisor, Jr., ExecVP
PersTr: Robert S. Colladay, SrVP
TrInternalSvcs: Andrew M. Savel, 1stVP
Nb, PersTr, EmplBen: Terrence E. Keating, 1stVP
MtrSvcs: John B. Whitledge, 1stVP
EmplBen: John B. Barth, VP

FIRST OF AMERICA BANK, SOUTHEAST, N.A.

Penobscot Bldg. 48226
313/965-1900 Tr\$1.2 Bil
Hd: R. William Shauman, SrVP&TO
PersTr: Dave Swancheva, SrVP
Corptr: Dave Durak, TO
EmplBen: Elizabeth Smith, VP&TO
TrOps: Jan Robinette, AsstVP
Nb, PersTr: Gregory Kinney, TO
Phillip Russel, TO
Robert Granfell, VP&TO
Ann Gonedale, TO

MANUFACTURERS NATIONAL BANK OF DETROIT

100 Renaissance Center 48243
313/222-4000 Tr\$13.7 Bil
(Branches in Ann Arbor, Birmingham, Dearborn,
Grand Rapids, Grosse Pointe Woods, Lansing
and Southfield. Affiliate in Palm Beach
Gardens, FL with office in Naples, FL)
(Trust Service Offices: First National Bank in
Howell; First National Bank of Bad Axe; First
State Bank of Châteaufort; Harbor Springs
State Bank; Northwestern State Bank, East
Jordan; United Bank of Michigan, Wayland)
Hd, CorpTr, EmplBen: Frank Couzens, Jr., ExecVP
PvtBnk: Richard W. Heiss, SrVP&SrTO
PersTr: Antonio Forcellini, FVP
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Clinton P. Schoop, SrVP
TrOps: Paul C. Stoll, VP&SrTO
TrFin&Contr: Paul L. Saylor, VP&SrTO



NATIONAL BANK OF DETROIT

611 Woodward 48226
313/225-2912 Tr\$43.8 Bil
(Offices in Alpena, Benton Harbor, Bloomfield
Hills, Dearborn, Grosse Pointe, Plymouth,
Traverse City & Troy, Holding Company
Offices in Ann Arbor, Flint, Grand Rapids &
North Palm Beach, FL)
Hd: Jonathan T. Walton, ExecVP
Adm: Richard L. Kozlowski, 1stVP
PersTr: J. Peter Smith, VP
EstAdm: George J. Reindell, III, VP
CorpTr: G. Richard Reitof, VP
TrInv: James M. Lane, SrVP
EmplBen: William A. Baldwin, VP
MstrTrAdm: Clarence E. Kufel, VP
TrOps: Ronald A. Colasanti, VP
Nb: Richard L. Foersterling, 1stVP

East Lansing

BANK ONE, EAST LANSING
100 W. Grand River Ave. 48823
517/337-4140 Tr\$80 Mil
Hd: Nancy A. Elwood, VP&TO
PersTr, Est: Debra L. Nicolay, TO
EmplBen: Vincent J. Kuntz, VP&TO
TrOps: Rita M. Stout, TOPO

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr\$119 Mil
John C. Bissell, SrVP&TO
David N. Schaaf, SrVP
Est: Patricia M. Rudden, AsstVP&TO
JoAnne M. Moyle, TOPO

Farmington Hills

MICHIGAN NATIONAL BANK
30665 Northwestern Hwy. 48333-9065
313/626-8200 Tr\$3 Bil
(Offices in Battle Creek, Flint, Grand Rapids,
Lansing, Port Huron & Saginaw)
PersTr: Peter W. Ronan, FVP
TrInv: Charles Coristine, FVP
EmplBen, CorpTr: Ed B. Ronucci, FVP
TrOps: Andrea Wulf, VP
ComTrf: Michael T. Jenkins, VP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

The Directory of Trust Institutions is included in a T&E subscription!

MICHIGAN (Cont'd)

Fenton

COMERICA BANK-DETROIT

(Operating in Office of State Savings Bank of Fenton)

101 N. Leroy, P.O. Box 231 48430
313/629-2263

Nb-PersTr: David C. Muzzall, VP

Flint

CITIZENS COMMERCIAL & SAVINGS BANK

One Citizens Banking Center 48502

313/766-7719 Tr\$459.2 Mil

Hd: Dana A. Czmer, SrVP&SrTO

AdmOps/Mgr: Richard B. Evans, VP&TO

TrSls: L. Richard Schneider, VP&TO

TrInv: Randall E. Thornton, VP&TO

TrOps: Curtis L. Chaffins, AsstVP

AcctAdm: John D. Logan, VP&TO

PersTr: Jonathan E. Burroughs, II, VP&TO

CorpTr: Joy A. Cramer, TO

ProbTr: Gwen L. Kelley, AsstVP&TO

MICHIGAN NATIONAL BANK

519 S. Saginaw St. 48502

313/762-5563

(Branch of Farmington Hills)

PersTr: J. Joseph England, 2ndVP

NBD GENESSEE BANK

(Affiliate of National Bank of Detroit)

One E. First St. 48502

313/766-8371

(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville and NBD, Saginaw)

Hd: Erik A. Warren, VP&SrTO

PersTr: Martin L. Jarboe, VP&TrAdm

CorpTr: Randall L. Swift, VP&TO

TrInv,ComTr: Carl A. Pohly, VP&SrTO

EmplBen: F. Kay Dandaneau, VP&PTO

Nb: John P. Camilli, VP&PTO

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE

(Subsidiary of NBD Bancorp)

P.O. Box 375 48836

517/223-3713

(Services Provided by NBD Genessee Bank of Flint)

Frankenmuth

FIRST OF AMERICA-FRANKENMUTH

210 S. Main St. 48734

517/652-9944 Tr\$54.6 Mil

Hd: John E. Kelly, VP&TO

PersTr: Karen L. Bierlein

Fremont

OLD STATE BANK

P.O. Box 70 49412

616/924-2200 Tr\$19.5 Mil

Hd: Robert L. Jordan, AsstVP&TO

Gaylord

OLD KENT BANK-GAYLORD

P.O. Box 600 49735

517/732-2411

(Office of Old Kent Bank & Trust Company, Grand Rapids)

Hd: Tom Webb, AsstVP

Goshen

MIDWEST COMMERCE BANKING COMPANY

401 S. Main St. 46526

219/533-2175

Rodney D. Diller, VP&TO

Grand Haven

NBD GRAND HAVEN

300 Washington St. 49417

616/842-4800 Tr\$80.650 Mil

Hd,PersTr: Carol DeBloey, AsstVP

CorpTr,EmplBen: Tamara R. Greene, TO

TrInv: Roger H. Norkali, IO

TrOps: Sandra K. Frechette, TOpO

OLD KENT BANK-GRAND HAVEN

233 Washington St. 49417

616/842-3100

(Office of Old Kent Bank & Trust Company, Grand Rapids)

Hd: Harold C. Schmidt, VP

Grand Rapids

COMERICA BANK-GRAND RAPIDS

99 Monroe N.W. 49503

616/776-7882 Tr\$60 Mil

PersTr,EmplBen,Nb: Robert R. VanDongen, SrVP

EmplBen,Admin: Susan L. Rose, AsstVP

Nb: Gary L. Martin, BDO

FIRST OF AMERICA BANK

99 Monroe Center, N.W. 49503

616/776-7344

(Trust Office of Kalamazoo)

MANUFACTURERS NATIONAL BANK OF GRAND RAPIDS

50 Monroe St. N.W. 49503

616/235-1700

(Branch of Detroit)

David G. Kavac, 2ndVP&TO

MICHIGAN NATIONAL BANK

77 Monroe Center 49501

616/451-7670

(Branch of Farmington Hills)

PersTr: C. Christopher Worfel, VP

EmplBen: Thomas Defer, VP

CorpTr: Daryl L. Lucas, VP

NBD GRAND RAPIDS, N.A.

200 Ottawa N.W. 49503

616/771-7205 Tr\$606 Mil

Hd: James E. McKay, SrVP&SrTO

PersTr: James J. Obermiller, VP

CorpTr,EmplBen: Jack I. Westrate, VP

TrInv: Douglas M. Klein, VP

ComTr: Roger H. Norkali, IO

TrOps: Sandra Frechette, TOpO

OLD KENT BANK & TRUST COMPANY

One Vandenberg Center 49503

616/774-5237 Tr\$4.8 Bil

(Affiliate offices in Gaylord, Grand Haven,

Kalamazoo, Ludington, Niles, Owosso, Petoskey, Traverse City, Trenton & Elmhurst, IL)

Hd: Philip Farley, ExecVP

PersTr: Brian Downs, SrVP

CorpTr: Jack Schneider, AsstVP

TrInv: Joseph Keating, SrVP

EmplBen: Phil Allen, SrVP

TrOps: Jim L. Bierlein

Greenville

FMB-COMMERCIAL BANK

P.O. Box 427 48838

616/754-7111 Tr/u\$1 Mil

Hd: Ted Kortjes, Pres&TO

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.

415 Fisher Rd. 48230

313/222-3300

(Subsidiary of Detroit)

Hd: Ross C. Richardson, VP

PersTr: Allan J. Fletcher, VP

Carl M. Eckert, AsstVP

PersTr,Nb: DeLanie C. Goodwin, AsstVP

TrInv: Charles B. Begg, Jr., AsstVP

Allan P. Cary, VP

Mary E. Wood, PTO

NATIONAL BANK OF DETROIT

685 St. Clair 48236

313/884-3423

(Branch of Detroit)

Hd: Richard H. Allison, VP

Nb: Arthur B. Hudson, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT

20180 Mack Ave. 48236

313/886-4530

(Branch of Detroit)

Adm: Annalea W. Van Slyck, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.

235 Quincy St. 49930

906/482-0404 Tr\$57 Mil

Hd: Phillip Storm, VP&TO

Est&TrOps: Barbara Manderfield, TO

Hastings

HASTINGS CITY BANK

150 W. Court St. 49058

616/945-2401 Tr\$19.0 Mil

Hd: Randolph L. Teegardin, TrDeptMgr

Hillsdale

HILLSDALE COUNTY NATIONAL BANK

31 S. Howell St. 49242

517/437-3371 Tr\$33 Mil

Hd,PersTr,TrInv,Est,Nb: William J. Jugovic,

VP&SrTO

TrOps: Jane C. Thompson, TOpO

OLD KENT BANK-HILLSDALE

10 S. Broad St. 49242

517/437-4426

(Services Provided by Old Kent Bank-Trenton Office)

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.

One W. 8th St. 49423

616/392-3125

(Services Provided by First of America Bank-

Michigan,N.A., Kalamazoo)

OLD KENT BANK-HOLLAND

36 E. 8th St. 49423

616/394-7400

(Services Provided by Old Kent Bank-Grand Rapids Office)

Hd: James R. Dice, VP

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.

P.O. Box 550 49801

906/744-4141

TrOps: Karl H. Seesser, VP&TO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.

200 S. Suffolk St. 49938

906/932-1550

(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

THE PENINSULA BANK

P.O. Box 470 49849

906/485-6333 Tr\$2.9 Mil

Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr\$10 Mil
Hd: Sheila R. Rummer, AsstVP&TO

Jackson

CITY BANK & TRUST CO., NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr\$289 Mil
Hd, Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr, EmplBen: Charles R. Mayer
TrInv, ComTrF: Howard Snell
TrOps: Janet Clevenger

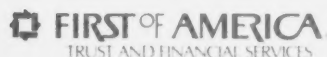
COMERICA BANK-JACKSON

245 W. Michigan Ave. 49201
517/788-5153 Tr\$263 Mil
Hd: William H. Whitehouse, SrVP
PersTr, Ops: T. A. Cusick, VP
N. L. Sunday, AsstVP
PersTrAdm: Carol Thomas, TO
EmplBen: K. A. Walz, AsstVP
TrInv: Thomas McCarrell, AsstVP
Nb: Lynne E. Slager, BDO

Kalamazoo

COMERICA BANK-KALAMAZOO

151 S. Rose St. 49007
616/383-6573
Hd: Thomas A. Oatman, SrVP
ProbAdmin: Wayne G. Ramsey, VP
EmplBen: Gary J. O'Hara, AsstVP
TrOps: Stephanie A. Dickerson, TOpMgr
Nb: Donald Miller, AsstVP



FIRST OF AMERICA BANK-MICHIGAN, N.A.

108 E. Michigan Ave. 49007
616/383-9157 Tr\$1.5 Bil
Hd: Fritz Kirkpatrick, SrVP
PersTr: Jan Simpson, VP
EmplBen: Noel Ocen, VP
Nb: David D. Oakland, VP
Prob: Douglas DeLeeuw, VP
RE: William Templeton, VP

OLD KENT BANK-KALAMAZOO

136 E. Michigan Ave. 49007
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Floyd L. Parks, ExecVP
PersTr: Ronald L. Kilgore, VP&SrTO
Nb: W. Quinn Kelly, VP&TO

Kalkaska

EMPIRE NATIONAL BANK

P.O. Box 51 49646
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION

P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
Robert A. Kincade, VP&TO

77% of the readers of

TRUSTS & ESTATES

refer trust and estate
business to banks.

★ Lansing

BANK OF LANSING

P.O. Box 40170 48901
517/342-5755
CorpTr: E. B. John Ronald, VP&TO
PersTr: Robert Jacobs, VP&TO
CorpTrSvs: Gary T. Dahl, VP&TO

COMERICA BANK-LANSING

200 N. Capitol Ave. 48933
517/487-9166
(Branch of Detroit)
PersTr, EmplBen, Nb: William H. Whitehouse, SrVP

FIRST OF AMERICA BANK-CENTRAL

101 S. Washington Square 48909
517/374-5291 Tr\$341 Mil
Hd: Douglas C. Mills, SrVP&Mgr
Joseph A. Caruso, SrVP&SrTO
PersTr: Dorothy Sullivan, VP
EmplBen: Jacob E. Cook, VP
Nb: Pamela K. Cummings, VP
Prob: David R. Dean, VP

MANUFACTURERS BANK OF LANSING

101 N. Washington Square 48933
517/372-9230
(Branch of Detroit)
John L. Ronald, 2ndVP&TO
SrAdm: Ronald L. Jacobs, 2ndVP&TO
BusDev: Glenda S. Hanslovsky, 2ndVP&TO

MICHIGAN NATIONAL BANK

124 W. Allegan 48933
517/377-3446
(Branch of Farmington Hills)
PersTr: Daniel Cogan, VP
EmplBen: Gary Vliem, AsstVP

Lapeer

LAPEER COUNTY BANK & TRUST CO.

P.O. Box 250 48446
313/664-2977 Tr\$27 Mil
Hd: Kenneth Ewing, VP&TO
Susan Lafountain, TrAdm

Leland

EMPIRE NATIONAL BANK

109 N. Main St. 49654
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Livonia

COMERICA BANK-LIVONIA

33400 W. Six Mile Rd. 48152
313/525-5550
(Subsidiary of Detroit)
PersTr: David C. Muzzall, VP

Ludington

OLD KENT BANK-LUDINGTON

124 S. James St. 49431
616/845-5144
Hd: Jean Taylor

Manistee

FIRST OF AMERICA BANK-MANISTEE

375 River St. 49660
616/723-6565 Tr\$30 Mil
Hd: Nathan B. Williams, SrVP&SrTO
Est, PersTrAdm: S. Pelarski, TO
TrOps: K. Parkes, AsstTO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION

325 First St. 49660
616/723-6000
(Branch of Traverse City)
Robert A. Kincade, VP&TO

Marquette

FIRST OF AMERICA BANK-MARQUETTE, N.A.

100 N. Front St. 49855
906/228-9500 Tr\$80 Mil
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: David M. Kanigan, AsstVP&TO
TrOps: Janet H. Laurila
Nb: Bonnie L. Teliin, TO
Bennett J. Zyburt

THE FIRST NATIONAL BANK & TRUST CO.

101 W. Washington St. 49855
906/228-1240 Tr\$200 Mil
Hd: Harold N. Herlich, Jr., SrVP&SrTO

Menominee

FIRST OF AMERICA BANK-MENOMINEE

949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE

962 First St. 49858
906/863-5515 Tr\$68 Mil
Hd: Stephen J. Albers

Midland

CHEMICAL BANK & TRUST CO.

P.O. Box 231 48640
517/839-5404 Tr\$279 Mil
(Branches in Bay City & Big Rapids)
Hd, PersTr, Nb: Bruce M. Groom, SrVP&SrTO
CorpTr, TrOps, TDP: John Ujevich, VP&TO
TrInv, ComTrF: Glenn W. Pietsenpal, VP&TO
EmplBen: Joseph W. Torrence, EBO

COMERICA BANK-MIDLAND

201 MacDonald St. 48640
517/839-2258 Tr\$165 Mil
Hd, Nb: Frederick A. Meier, SrVP
TrInv, TrOps: Dan N. Brown, VP&TO
PersTr: Beverly A. O'Keefe, AsstVP
EmplBen: Richard G. Brenner, EBO
Nb: Guy D. Merriam, BDO

Monroe

FIRST OF AMERICA BANK-MONROE

1535 N. Telegraph 48161
313/242-8600
(Branch of Ann Arbor)

MONROE BANK & TRUST

P.O. Box 740 48161
313/241-3431 Tr\$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William N. Sawyer, TO
Ronald V. Green, VP&TO
Annette Yuna, AsstTO



SECURITY BANK OF MONROE

(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr\$41 Mil
Hd: V. N. Pagani, VP&TO
TrOps: Mike McCormick, AsstVP&TO

48% of the readers of

TRUSTS & ESTATES

select investment research services.

MICHIGAN (Cont'd)

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48804
517/772-9471 Tr\$20.6 Mil
Hd: Paul C. Siers, VP&TO
Cynthia A. Brownson, TO

Munising

FIRST OF AMERICA BANK-ALGER, N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services Provided by First of America Bank-
Marquette, N.A.)

Muskegon

COMERICA BANK-HACKLEY, N.A.
801 W. Norton 49441
616/739-0359 Tr\$230 Mil
Hd: Thomas E. Munroe, SrVP
PersProb: Norma York-Bremer, AsstVP
PersTr: Loa E. Vandervelde, TO
TrInv: John D. McDougale, VP
TrOps: Harold D. Sterenberg, OpMgr
EmplBen: Thomas M. Ralya, EBO
Nb: Raymond G. Hanslits, VP

FMB-LUMBERMAN'S BANK

One Lumberman's Square 49443
616/725-4000 Tr\$140 Mil
Hd,Nb,EmplBen: James G. McCall, VP&TO
Prob&PersTr: Gary A. Samek, AsstVP
TrInv,ComTrf: Patrick J. Fraker, TrInvMgr
Nb,EmplBen: Chas. Y. Freeman, III, NBO

FIRST OF AMERICA BANK-MUSKEGON

335 Muskegon Mall 49443
616/722-7683 Tr\$148 Mil
Hd: Timothy M. Crawford, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr\$7.5 Mil
Donald A. Maki, VP&TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000
(Office of Old Kent Bank & Trust Company, Grand
Rapids)
Hd: Wayne Ayris, VP
EmplBen: James C. Zaher, TO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

OLD KENT BANK-CENTRAL
123 N. Washington 48867
517/723-8811
(Office of Old Kent Bank & Trust Company, Grand
Rapids)
Hd: Thomas Mitchell, VP&TO
Nb: Judy Perry, AsstVP

Petoskey

NBD PETOSKEY, N.A.
Mitchell & Howard Sts. 49770
616/347-7711
Hd: John Nicholson, VP&TO
**NORTHWESTERN SAVINGS & LOAN
ASSOCIATION**
300 Howard St. 49770
616/347-4761
(Branch of Traverse City)
Robert A. Kincade, VP&TO
OLD KENT BANK-PETOSKEY
P.O. Box 567 49770
616/347-5050
(Office of Old Kent Bank & Trust Company, Grand
Rapids)
Hd: Philip H. Millard, VP

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr\$18 Mil
(Branch in Cass City)
Hd: John B. Schaefer, VP&TO
TrOps: Sandra Heck, AsstVP&TO

Plymouth

FIRST OF AMERICA BANK-PLYMOUTH
535 S. Main 48170
313/459-9000
(Branch of Ann Arbor)

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr\$160 Mil
Hd: Leo D. Ottioni, SrVP
PersTr: Carol L. Czekaj, AsstVP
CorpTr: Carlton W. Bardel, FVP
TrOps: Carole M. Sorrell, TO
Nb: Thomas J. Ware, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1826
(Branch of Farmington Hills)
PersTr: Douglas N. Nelson, 2ndVP

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Huttenlocker, AsstVP

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/791-5200
(Branch of Farmington Hills)
PersTr: Sherry Desrosiers, 2ndVP
NBD SAGINAW
(Subsidiary of NBD Bancorp)
1156 N. Niagara Ave. 48605
517/771-2524
(Services provided by NBD Genesee Bank of Flint)

SECOND NATIONAL BANK OF SAGINAW

101 N. Washington Ave. 48607
517/776-7440 Tr\$325 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
PersTr: Donald List, VP&TO
TrInv: David Kessel, AsstVP
TrOps: Bonnie Wenzel, Mgr
Nb: Robert Whiting, VP&TO
LegalDiv: William Berton, AsstVP&TO
Tax: Elmer Hecht, TO
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY

P.O. Box 28 48079
313/329-2244 Tr\$225 Mil
Hd,Nb: Charles W. Staiger, SrVP
TrInv: Gary B. Harbaugh
PersTr,Nb: Margaret Pavey, 2ndVP&TO
PersTr: Mary Richert, TrTxO
Wendy Krabach
EmplBen: Nina Good
Kathe Harrison
TrOps: Anita Gallagher

St. Johns

CLINTON BANK & TRUST CO.

200 N. Clinton Ave. 48879
517/224-6811 Tr\$50.2 Mil
Hd: Rollin A. Huard, Jr., VP&TO
Charles J. Halfmann, TO

St. Joseph

NATIONAL BANK OF DETROIT
(Operating in Office of NBD F&M)
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
Hd: Thomas E. Nelson, AsstVP
Nb: Katherine McKnight, TO

Saline

TRUSTCORP BANK, ANN ARBOR
114 E. Michigan Ave. 48176
313/429-5461
(Branch of Ann Arbor)
Richard Meyerson, VP

Sault Ste. Marie

**FIRST OF AMERICA BANK-SAULT STE. MARIE,
N.A.**
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-
Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr\$3.8 Mil
Hd: Clare W. Reeds, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr\$65 Mil
Hd: William L. Rockhold, SrVP&TO
John M. Thomas, VP&TO
Gilbert C. Jillson, VP&TO
CorpTr: Mark B. Iverson, TO
TrInv: J. Scott Sperry, AsstVP&IO
TrOps: Mary Brinks

**Include
Your Logo
See Page 231**

*The Directory of Trust Institutions is
included in a T&E subscription!*

Southfield

COMERICA BANK-SOUTHFIELD

27777 Franklin Rd. 48034

313/355-1424

(Subsidiary of Detroit)

PersTr,Nb: Irving Herman, VP

MANUFACTURERS NATIONAL BANK OF DETROIT

29201 Telegraph Rd. 48034

313/358-3638

(Branch of Detroit)

Hd: Norman S. Miller, VP&TO

Southgate

SECURITY BANK & TRUST CO.

P.O. Box 1099 48195

313/281-5420 Tr\$197 Mil

Hd,Nb,PersTr: David W. LeBar, VP&TO
CorpTr,EmplBen: William R. McClelland, TO
TrInv: Ronald Mitchell, VP&TrInvO
TrOps: Colleen McDonald, TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY

402 Washington St. 49964

906/264-5191

(Services Provided by First of America Bank-
Marquette, N.A.)

Sterling Heights

COMERICA BANK-METRO EAST, N.A.

36910 Van Dyke Ave. 48077

313/264-7530

(Subsidiary of Detroit)

PersTr,Nb: Charles R. Stenback, TFPO

Sturgis

BANK ONE, STURGIS

100 E. Chicago Rd. 49091

616/651-4711 Tr\$45 Mil

Hd: K. C. Kreps, VP&TO

FIRST NATIONAL BANK & TRUST CO.

P.O. Box C 49091

616/651-8551 Tr\$49 Mil

Hd: David E. Watters, VP&TO

PersTr: Gary Archer, TO

TrOps: Debora Capman, TO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH

P.O. Box 248 49286

517/423-8373 Tr\$65 Mil

(Branches in Adrian, Britton & Clinton)

John R. Whitehurst, VP&TO

Lois A. Sayler, AsstVP&TO

Three Rivers

FIRST NATIONAL BANK

P.O. Box 407 49093

616/273-1715 Tr\$43 Mil

Hd: Taylor Snow, VP&TO

Traverse City

EMPIRE NATIONAL BANK

1227 E. Front St. 49685-1220

616/922-2111 Tr\$75 Mil

(Branches in Empire, Kalkaska, Lebn &
Northport)

Hd: James M. Merenda, VP&SrTO

TrOps: Patricia Borowiak, TopO

Bruce C. Willett, VP/Inv

EmplBen: Arlene Oren, VP

FIRST OF AMERICA BANK-GRAND TRAVERSE, N.A.

1016 S. Garfield, Ste. 2 49684

616/929-1177

NATIONAL BANK OF DETROIT

(Operating in Office of NBD Northwest)

Front and Park Sts. 49685

616/922-2424

(Branch of Detroit)

Nb: David Williams, 2ndVP

NORTHWESTERN SAVINGS & LOAN ASSOCIATION

P.O. Box 809 49685-0809

616/947-5490 Tr\$20 Mil

(Branches in Acme, Cadillac, Manistee, Petoskey
& Traverse City)

Hd: Robert A. Kincade, VP&TO

OLD KENT BANK-GRAND TRAVERSE

102 W. Front St. 49684

616/922-4000

(Office of Old Kent Bank & Trust Company, Grand
Rapids)

Hd: Dennis W. Piskor, SrVP

TrInv: Barbara Keane, IO

EmplBen: Jonathan B. Ricks, VP

Nb: Rob DeLange, VP

Trenton

OLD KENT BANK-SOUTHEAST

P.O. Box 415 48183

313/671-2400

(Office of Old Kent Bank & Trust Company, Grand
Rapids)

Hd: Lester R. Pinks, VP

Troy

COMERICA BANK-TROY

4999 Crooks Rd. 48098

313/641-7111

(Subsidiary of Detroit)

PersTr: Charles R. Stenback, TFPO

NATIONAL BANK OF DETROIT

900 Tower Dr., Ste. 100 48098

313/225-1060

(Branch of Detroit)

Hd: W. Jarvis, VP

Nb: Kevin B. Granger

Warren

COMERICA BANK-WARREN, N.A.

30500 Van Dyke 48093

313/751-4000

(Subsidiary of Detroit)

PersTr,Nb: Francis Boyle, AsstVP

Wayne

FIRST OF AMERICA-WAYNE

35215 Park at Biddle, P.O. Box 804 48184

313/721-4151

(Services Provided by First of America Bank-
Detroit)

Ypsilanti

TRUSTCORP BANK, YPSILANTI

301 W. Michigan Ave. 48197

313/483-3542

(Trust Service Office of Trustcorp Bank, Ann Arbor)
Thomas L. Dickinson, VP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.

P.O. Box 300 49464

616/396-9000 Tr\$410 Mil

Hd: Henry B. Visscher, SrVP&TO

PersTr: John Jouppli, AsstVP&TO

Karen Tewes, AsstVP

TrInv,ComTr: James Dodge, AsstVP

Nb: Woody Winslow, AsstVP

EmplBen: Brian Hoogland, AsstVP

TrOps: Mike Thompson, TO

MINNESOTA

Austin

MINNESOTA TRUST CO.

107 W. Oakland Ave. 55912

507/437-3231 Tr/o\$7.5 Mil

Hd,TrInv: Warren F. Plunkett, Pres

PersTr,TrOps,TDP: A. D. Plunkett

CorpTr,EmplBen: P. D. Plunkett, VP

TDP: D. M. Plunkett

Duluth

FIRST BANK DULUTH

FIRST BANK NORTH, N.A.

130 W. Superior St. 55801

218/723-2891 Tr\$365 Mil

(Branch in St. Cloud)

Hd: William C. Kuhlmann, SrVP

Prob: Donald W. Nygaard, VP

TrInv: Thomas W. Brechlin, VP

PersTr: Leroy D. Matchett, VP

CorpTr: Margaret A. Kruse, CTC

EmplBen: Robert D. Howe, TO

TrOps: Barbara J. Edstrom, AsstVP

Nb: Helena E. Jackson, VP

NORTH SHORE BANK OF COMMERCE

131 W. Superior St. 55802

218/722-4784 Tr\$62 Mil

Hd: William F. Zelen, Ph.D., VP&SrTO

TrOps: Lynn Carlson, AsstTO

TDP: Pat Olson

NORWEST BANK DULUTH, N.A.

230 W. Superior St. 55802

218/723-2765 Tr\$263 Mil

Hd: Donald A. Carlson, SrVP

PersTr: Bruce W. Potter, VP

CorpTr: Larry H. Duncan, AsstVP

TrInv: David M. Holm, TO

EmplBen: Thomas W. Conklin, AsstVP

TrOps: Martin M. MacLean, AsstVP

Nb: Eric J. Neetenbeek, AsstVP

Glencoe

SECURITY BANK & TRUST CO.

735 11th St. E., P.O. Box 218 55336

612/864-3171 Tr\$22.5 Mil

(Branch in Mendota Heights)

Hd: Orlan G. Grell, SrVP&TO

TrAdm,EmplBen: Janet Schwartz, AsstTO

PersTr,TrOps: Jeanne Straus

TrOps: Nancy Morris

Hastings

FIRST NATIONAL BANK

119 W. 2nd St. 55033

612/437-3106 Tr\$1.8 Mil

Sandra J. Winters, Pres&TO

Hutchinson

CITIZENS BANK & TRUST CO.

102 Main St. S. 55350

612/587-2233 Tr\$7.5 Mil

Hd: D. H. Jensen, SrVP, TO&Csh

T. A. Burich, Pres&TO

J. C. Kraft, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

MINNESOTA (Cont'd)

Marshall

FIRST AMERICAN TRUST COMPANY OF MINNESOTA

P.O. Box 1156 56258
507/537-0266 Tr\$215 Mil
Hd: Douglas A. Holzkamp, CEO
Gary W. Hanson, Pres
TrInv: Janet Vandendriessche, VP
TrOps: Richard DiNello, VP
Nb: Richard Brudvik, TO
Julie Coudron, TO
Jim Flanery, TO
Karen Steger, TO
Robert Sobalik, TO
Adm: Dave Miller, SrTO
Colette Tubbs, TO
Michelle Full, TO
Sandy Culhane, TO
Larry Gipe, IO
Cynthia Huston, TO

Mendota Heights

SECURITY BANK & TRUST CO.

750 S. Plaza Dr. 55120
612/452-9550
(Branch of Glencoe)

Minneapolis

FIRST TRUST

200 S. Sixth St., First Bank Plaza E. 55402
612/370-4661

MARQUETTE BANK MINNEAPOLIS, N.A.

90 S. 6th St. 55480
612/341-5677 Tr\$800 Mil
Hd, Nb: Peter N. Miller, GpVP&SrTO
PersTr: David Johnston, VP&TO
CorpTr: Mark LeMay, TO
Tom Korsman, TO
TrInv, ComTrf: Harvey Peck, VP&TO
EmplBen: Laurie Borgas, VP&TO
TrOps: Dale Jorgensen, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS

75 S. 5th St. 55402
612/340-3144 Tr\$250 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Tim Davis, TO
CorpTr: Connie Weinman, VP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr, TrOps: Dewayne A. Holium, VP
Nb: Donald H. Brown, VP

NORWEST BANK MINNEAPOLIS, N.A.

8th & Marquette Ave. 55479-0001
612/372-8123 Tr\$4.380 Bil
(Cnsltd Twin Cities Tr. - Branch New York)
PersTrHd: P. F. Walsh, SrVP
TrOps: H. M. Johnson, SrVP
Legal: A. H. Wernz, VP
NWCAPITAL RESOURCES-INSTTR:
Hd: M. L. Lucas, SrVP
MasterTr: J. Hale, VP
CorpTr: J. Gudmundson, VP
SikTrans: V. Terry, VP
NWINVESTMENT MANAGEMENT, INC.
Hd: J. R. Caswell, Pres

Moorhead

AMERICAN BANK & TRUST CO.

730 Center Ave. 56550
218/236-4108 Tr\$48 Mil
Hd, PersTr, Nb: Timothy J. Beaton, VP&TO
TrInv, Nb: Marjorie K. Aakre, TrInvO
EmplBenAdmin, PersTr, Nb: Margaret Metcalf, TO

New Ulm

STATE BANK & TRUST CO. OF NEW ULM

P.O. Box 363 56073
507/354-8215 Tr\$240 Mil
Hd: Robert Merrillot, VP&TO
TrOps: Michael D. McAlpine, TO

Richfield

RICHFIELD BANK & TRUST CO.

6625 Lyndale Ave. S. 55423
612/861-7355 Tr\$310 Mil
Hd: Robert N. Prentiss, SrVP&TO
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, VP&IO
TrOps: Larry Simpson, VP&TO
Nb: Dan Caswell, TO

Rochester

FIRST BANK SOUTHEAST, NatAssn

P.O. Box 4661 55903
507/285-7860
Hd: James D. Hausman, SrVP&TrDeptMgr
PersTr: Denise Kelly
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
TrInv: Adelaide P. Reese, VP&TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
PersTr&RetPlans: Joseph E. Borland, TO
TaxCustSvcsMgr, TrOps: Hannelore J. Evans
TrInv: Donna K. Welsh

MARQUETTE BANK ROCHESTER

206 S. Broadway, P.O. Box 4800 55903
507/285-2690 Tr\$44 Mil
Hd, TrInv, EmplBen, Nb:
Thomas J. Shea, SrVP&TO
Est, Gdnshp, PersTr, TrOps:
Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER

P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD

11th & St. Germain St. 56301
612/255-7174 Tr\$193 Mil
Hd: Douglas A. Holzkamp, VP&TO
PersTr: John G. Asfeld, TO
EmplBen, CorpTr, ComTrf:
Jerome H. Johnson, AsstVP&TO
TrOps: Naomi Erdmann, TO
PersTr, ComTrf: Beverly A. Bownik, TO
Nb: Bernard Jeub, VP

FIRST BANK ST. CLOUD

3950 Third St. North 56301
612/253-7676
(Branch of Duluth)
Fred Shermock, VP

ST. CLOUD NATIONAL BANK & TRUST CO.

300 E. St. Germain St.
P.O. Box 727 56302
612/251-4400 Tr\$80 Mil
Hd: Edward C. Wiessner, VP&TO
TrInv, ComTrf, TrOps: John Busch, TO
Nb: Norman Seehusen, TO

ZAPP NATIONAL BANK OF ST. CLOUD

1015 St. Germain St. 56301
612/251-7110
Hd, TrInv, Nb: Stanley L. Gaffin, VP&TO
PersTr: Mark Christianson, AsstVP&TO
TrOps: Arlene Pederson, TO
EmplBen: Mary Stein, PenAdm

★ St. Paul

AMERICAN NATIONAL BANK & TRUST CO.

5th & Minnesota St. 55101
612/298-6035 Tr\$250 Mil
Hd: C. Richard McCabe, VP&SrTO
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Walter Opal, VP&TO
CorpTr: James L. Anderson, VP&CTO
TrInv, ComTrf: John P. Klett, VP&TrInvO
EmplBen: William E. Burmeister, AsstVP&TO
TrOps: Sandra K. Johnson, AsstVP&TO

FIRST TRUST

First National Bank Building
332 Minnesota St. 55101
612/291-5100

FIRST TRUST

First Trust Center
180 E. Fifth St., P.O. Box 64367 55164-0367
612/223-7000 Tr\$8.5 Bil
Mark W. Sheffert, Chm
Norbert J. Conzemius, Pres
Robert E. Leech, SrVP/PersTr
Joseph G. Yadrick, SrVP&InstiTr
Matthew P. Wagner, SrVP/CorpTr
Jotham T. Blodgett, VP/Sec, GenCoun
Louise Deeg, VP/HumanResources

MIDWAY NATIONAL BANK

1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary Ferris Jensen, TO
Anne Callan Trunzo, IO
EmplBen: Bonnie S. Dougherty, TO

NORWEST BANK ST. PAUL, N.A.

55 E. 5th St. 55101
612/291-2199 Tr\$318 Mil
PersTr: Terry Hilderbrandt, VP
CorpTr: Jan Hines, AsstVP
TrOps: Paula Flannigan, TO

Stillwater

THE FIRST NATIONAL BANK

213 E. Chestnut St. 55082
612/439-4411 Tr\$35 Mil
Hd: John H. Wolf, VP&TO
TrOps: Kathleen K. Holst, TO

Wayzata

THE BANK WAYZATA

900 E. Wayzata Blvd. 55391
612/473-8855 Tr\$130 Mil
Hd: David Boies, VP&TO
PersTr: Rita Stevens
TrInv: Thomas Mark, AsstVP&IO
EmplBen: Raymond Gardner, AsstVP&TO
IRA/HR10: Donna Olson

Winona

MERCHANTS NATIONAL BANK

P.O. Box 248 55987
507/457-1150 Tr\$52 Mil
Hd, PersTr, CorpTr, Nb: Gerald E. Neal, VP&TO
TrInv, ComTrf: Rome Ritter, VP&TO
EmplBen, TrOps: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK

P.O. Box 499 55987
507/454-4320 Tr\$43 Mil
Hd, PersTr, Nb: Kenneth Seebold, SrTO
TrInv, ComTrf: Ruth M. Flanigan, TO
EmplBen, TrOps, TDP: Carol Orlowski, AsstTO

77% of the readers of

TRUSTS & ESTATES

refer trust and estate
business to banks.

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK

P.O. Box 690 38606
601/563-9311 Tr\$12 Mil
Hd: John Meacham, Jr., Chm&TO
PersTr, CorpTr, TrOps:
William R. Fleming, AsstTO

Bay Springs

FIRST UNITED BANK

P.O. Drawer 468 39422
601/764-2115
Hd: Lee Meyers, VP
Charlotte Aycok, AsstVP

Belzoni

GUARANTY BANK & TRUST CO.

P.O. Box 657 39038
601/247-1454 Tr\$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen, TrOps, Nb, TDP:
Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK

P.O. Drawer 529 39533
601/435-8208 Tr\$25 Mil
(Branch in Gulfport)
M. O. Lawrence III, VP&TO
Catherine W. Wood, VP&TO
Peggy Byrd, AsstVP/Tr
Albert Breeland, AsstVP/Inv

Brandon

TRUSTMARK NATIONAL BANK

106 Government St. 39042
601/825-3111
Hd: Steve Rachel, AsstVP/PersDir

Brookhaven

STATE BANK & TRUST CO.

P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

TRUSTMARK NATIONAL BANK

148 S. Whitworth Ave., P.O. Drawer 539 39601
601/833-4771
(Branch of Jackson)
Hd: Scott M. Farnsworth, VP&TO
Juanita G. Summers, VP&TO

Canton

TRUSTMARK NATIONAL BANK

127 W. Peace St. 39046
601/859-7410
(Branch of Jackson)
Flora J. Rimmer, ChmAdvBd
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK

P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP, Csh&TO

21% of the readers of
TRUSTS & ESTATES
are involved in endowment funds.

Clarksdale

UNITED SOUTHERN BANK

211 E. Second St., P.O. Box 1059 38614
601/627-3281 Tr\$25 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr, CorpTr, TrOps:
Annette D. Brand, VP&TO
Michele T. Fondren, AsstTO

Columbia

CITIZENS BANK

814 Main St. 39429
601/736-2601 Tr\$14 Mil
Hd: T. Michael Kuykendall, LglCoun&TO
EmplBen: Pat Broome, AsstTO
TrOps: Mary K. Byrd, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK

P.O. Box 231 39701
601/328-7932 Tr\$25 Mil
Hd, PersTr, EmplBen: James D. Ferguson,
SrVP&SrTO
TrOps: Tammy Holloway

NATIONAL BANK OF COMMERCE OF MISSISSIPPI

P.O. Box 631 39701
601/327-3700 Tr\$55 Mil
Hd, TrInv: Rex D. Poole, SrVP&TO
William F. Gillis, VP&TO
John R. Davis, AsstVP&TO
Bill Willis, TO

UNISOUTH BANKING CORPORATION

P.O. Box 431 39703
601/328-1015 Ext. 290 Tr\$7.3 Mil
Hd: H. Couchman, SrVP&TO
Patti F. Daly, TO

Corinth

DEPOSIT GUARANTY NATIONAL BANK

One Security Plaza 38834
601/287-3121 Tr\$10 Mil
(Branch of Jackson)
Hd: James H. Moore, TO

Greenville

DEPOSIT GUARANTY NATIONAL BANK

P.O. Box 818 38701
601/378-2266
(Branch of Jackson)
Hd: Robert R. Clark, VP&TO

SUNBURST BANK

P.O. Box 959 38701
601/378-3902
(Branch of Jackson)
Peter Mulrone, TO

TRUSTMARK NATIONAL BANK

P.O. Box 777 38701
601/378-2666
(Branch of Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Rebecca Oulz, AsstTO

Greenwood

BANK OF COMMERCE

310 Howard St. 38930
601/453-4142
Steve Lory, TO

DEPOSIT GUARANTY NATIONAL BANK

820 W. Park Ave. 38930
601/455-1000
(Branch of Jackson)
Hd: F. R. Morgan, III, VP, TO&FM
TRUSTMARK NATIONAL BANK
P.O. Box 945 38930
601/455-1531
(Branch of Jackson)
Hd: Mrs. Rita A. Daves, TO

Grenada

SUNBURST BANK

108 S. Main 38901
601/226-3141
(Branch of Jackson)
Mary J. Turner, AsstVP&TO
Wanda Madison, TO

Gulfport

GULF NATIONAL BANK

P.O. Drawer 1330 39502
601/864-2252 Ext. 240 Tr\$8 Mil
Hd: Catherine W. Wood, TO

HANCOCK BANK

P.O. Box 4019 39501
601/868-4400 Tr\$293 Mil
Hd, PersTr: Margie Johnson, VP&SrTO
ComTrF, EmplBen: Charles Eastland, VP&TO
PersTr: Linda C. Lott, AdmAsst
CorpTr: Mrs. Nancy Morse, VP&TO
Karen B. Thigpen, AdmAsst
TrInv: George Bensabat, VP&TrInvO
Jim Cummings, VP
Perian Kite, AsstIO
ComTrF: Mary Lou Meyerchick, AdmAsst
Est: Milton Weems, VP&TO
Sandra Wedworth, AdmAsst
TrOps: Happy McDonald

THE PEOPLES BANK

1201 25th Ave. 39501
601/867-2271
(Branch of Biloxi)

Hattiesburg

BANK OF MISSISSIPPI

P.O. Drawer 1231 39401
601/545-5090 Tr\$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd, PersTr, TrInv, Nb:
Daniel L. Edwards, SrVP&SrTO
PersTr, TrInv: Ann Carter, TO
CorpTr, TrInv, ComTrF, EmplBen:
B. John Baronich, Jr., VP&TO
TrOps: Barbara Kelly, AsstVP&TO
TrConst: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK

P.O. Box 2059 39401
601/545-4328
(Branch of Jackson)
Hd: H. Cal Callen, RegTO
Mary Humphries, AsstTO

TRUSTMARK NATIONAL BANK

P.O. Box 1071 39401
601/544-8100
(Branch of Jackson)
EmplBen: Joey Hurston, TO
PersTr: Paul Laughlin, TO

Hazlehurst

COPIAH BANK, N.A.

P.O. Box 31 39083
601/894-2831
Hd, PersTr: Mrs. June L. Thorne, SrVP&TO

Hernando

TRUSTMARK NATIONAL BANK

P.O. Box 328 38632
601/368-5251
(Branch of Jackson)
Vera Whitten, VP&TO

Holly Springs

FIRST STATE BANK

P.O. Box 580 38635
601/252-4211 Tr/u\$1 Mil
Hd: Mary Warren, VP

MISSISSIPPI (Cont'd)

★ Jackson

BANK OF MISSISSIPPI

P.O. Box 1605 39205
601/354-4500 Tr\$56 Mil
(Branch of Hattiesburg)

Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOps: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK

One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Corinth, Greenville, Greenwood,
Hattiesburg, Laurel, Meridian, Natchez,
Starkville & Tupelo)

Hd: Lowell F. Stephens, ExecVP
AsstHd: William G. McDermott, SrVP&TO
IndivTrSvcs: William H. Mounser, Jr., SrVP&TO
PersTr: Thomas L. Thompson, VP&TO
Trlnv: Gerald L. White, SrVP&TrlnvO
TrOps: James C. Shaw, AsstTO
Nb: J. Edmund Johnston, Jr., SrVP&TO
InstiCorpTrSvcs: C. David Cleland, SrVP&TO
Fds,Ends,Agcy: Paul Long, TO
EmplBen: James M. Purdie, VP&TO
DivCont,TxSpec: Sam B. Nolen, TO
RE: John W. Lowery, VP&TO
Steve Butler, VP,TO&Forester

SUNBURST BANK

P.O. Box 23053 39225
601/969-6175 Tr\$221 Mil
(Branches in Greenville & Grenada)

Hd: D. B. Moorhead, SrVP&TO
PersTr,CorpTr: Suzanne Stephens, AsstVP&TO
Trlnv,ComTrF: Ashby Foote, AsstVP-TrlnvO
EmplBen: Paul Rossie, AsstVP-Tr
TrOps: Melba Searcy, AsstVP-Tr
Nb: Larry Cantrell, VP-Tr

TRUSTMARK NATIONAL BANK

248 E. Capitol St. 39201
601/354-5182 Tr\$1.1 Bil
(Branches in Brookhaven, Canton, Greenville,
Greenwood, Hattiesburg, Hernando & Laurel)

Hd: Michael L. Allen, SrVP&SrTO
PersTr: R. Fulton Thompson, VP&TO
CorpTr: Zenora Williams, VP&TO
Trlnv: Chris Grillis, VP
TrOps: Barbara Russell, VP
Est: Robert H. Spaulding, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: Robert T. Quarles, VP&TO

Kosciusko

MERCHANTS AND FARMERS BANK

P.O. Box 520 39090
601/289-5121 Tr\$9.2 Mil
Judy Davis, TO

Laurel

DEPOSIT GUARANTY NATIONAL BANK

P.O. Box 2668 39440
601/428-3298
(Branch of Jackson)

H. Cal Callen, RegTO
Betty Anderson, AsstTO

TRUSTMARK NATIONAL BANK

P.O. Box 168 39440
601/649-9500
(Branch of Jackson)

Charles Windham, VP&TO

Lexington

HOLMES COUNTY BANK & TRUST CO.

P.O. Box 642 39095
601/834-2311
Hd: Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK

P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.

39339
601/773-6261 Tr\$1 Mil
Hd: J. B. Blanset

Mendenhall

PEOPLES BANK

P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK

P.O. Box 911 39301
601/693-1331 Tr\$20 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK

406 2nd Ave. 39301
601/485-0773
(Branch of Jackson)

Hd: Larry B. Watson, VP&TO
Sherry Turbyfill, AsstTO

Natchez

BRITTON & KOONTZ FIRST NATIONAL BANK

500 Main St., P.O. Box 1407 39120
Hd: Bazile R. Lanneau, Jr., SrVP&TO
Cindy M. Gwin, TO

DEPOSIT GUARANTY NATIONAL BANK, NATCHEZ BRANCH

P.O. Box 847 39120
601/445-2644
(Branch of Jackson)
Hd: Peter Buttrass, TO

Pascagoula

MERCHANTS & MARINE BANK

P.O. Box 729 39567
601/762-3311
Hd: Mrs. Ellen N. Cole, VP&TO

Philadelphia

CITIZENS BANK OF PHILADELPHIA

P.O. Box 209 39350
601/656-4692
Hd: J. W. Griffith, VP&TO

Ripley

THE PEOPLES BANK

305 Jefferson, East 38663
601/837-8191 Tr\$5.4 Mil
Hd: Bobby P. Martin, Chm&Pres
TrOps: Kyle Smith, AsstTOpO

Sardis

BANK OF SARDIS

201 S. Main St. 38666
601/487-1661 Tr/o\$2.5 Mil
Hd,Trlnv: C. H. West, Chm
PersTr,CorpTr,ComTrF,TrOps,Nb,TDP:
Charles M. Gordon, VP&TO

PANOLA COUNTY BANK

P.O. Box 97 38666
601/487-2525
Hd: Bob Scallorn, AsstVP

Starkville

DEPOSIT GUARANTY NATIONAL BANK

P.O. Box 1127 39759
601/324-4802
(Branch of Jackson)
Hd: Larry W. Jones, Pres

Tupelo

BANK OF MISSISSIPPI

P.O. Box 789 38801
601/680-2395 Tr\$100 Mil
Hd,Trlnv,ComTrF: E. L. Joyner, III, FVP&SrTO
PersTr: Michael H. Sadler, TO
CorpTr: Laura S. Maynard, AsstTO
EmplBen: James Young, TO
TrOps: Don Barnes, TOpO

DEPOSIT GUARANTY NATIONAL BANK

P.O. Box 290 38801
601/842-7072
(Branch of Jackson)
Hd: Frank Davis, SrVP&TO
Ann Ross, AsstTO

PEOPLES BANK & TRUST CO.

P.O. Box 709 38801
601/680-1211 Tr\$72 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
PersTr: Ken Grisham, AsstTO
CorpTr: Fred Holcomb
EmplBen,TrOps: Charles Johnston, AsstVP&TO

Vicksburg

FIRST NATIONAL BANK

P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK

P.O. Box 871 39181-0871
601/636-3752 Tr\$30-50 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOps: Dorothy E. Lack

West Point

FIRST NATIONAL BANK

P.O. Box 837 39773
601/494-1411 Tr/o\$1 Mil
John R. Early, VP&TO
Mark G. Hazard, III, VP&TO

MISSOURI

Boonville

BOATMEN'S NATIONAL BANK OF BOONVILLE

412 Main St. 65233
816/882-6642 Tr\$.7 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

CENTERRE BANK OF BRANSON

P.O. Box 130 65616
417/334-4125 Tr\$1 Mil
Hd: Karen K. Hall, VP&TO

LANDMARK BANK OF BRANSON

P.O. Box 70 65616
417/334-2191 Tr\$2.9 Mil
Hd: David S. Eblen, Pres&TO

Butler

BOATMEN'S BANK OF BUTLER

P.O. Box 112 64730
816/679-4114 Tr/o\$1 Mil
Hd: Wm. E. Bradley, Pres

Cape Girardeau

BOATMEN'S BANK

P.O. Box 220 63701
314/334-7111 Tr\$11 Mil
Hd: Terry Tuschhoff

CENTER BANK OF CAPE GIRARDEAU, N.A.

P.O. Box 70 63701
314/334-4811 Tr\$1.5 Mil
Maurice R. Sandfort, Pres&CEO
Hd: Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.

P.O. Box 187 64633
816/542-2050 Tr/o\$2 Mil
Hd: Keith Long, VP

Carthage

BOATMEN'S BANK OF CARTHAGE

231 S. Main St. 64836
417/358-9011 Tr\$39.6 Mil
Hd: Mark Mayo, VP&TO

UNITED MISSOURI BANK OF CARTHAGE

300 Grant St. 64836
417/358-2135 Tr\$15 Mil
(Services Provided by The United Missouri Bank of
Kansas City, N.A.)
John O. Phelps, TO
Mrs. Jo Ann W. Farris, AdmAsst

Caruthersville

FIRST STATE BANK

P.O. Box 18 63830
314/333-1700 Tr/u\$4 Mil
Hd: Robert E. Morgan, ExecVP&AsstTO
TrInv: Duane S. Michie, Pres&AsstTO

Centralia

AMERICAN BANK OF BOONE COUNTY

100 S. Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Roy E. Hulén, ExecVP
Sue Ward, Asst

Chillicothe

THE CITIZENS BANK & TRUST CO.

700 Jackson St. 64601
816/646-5500 Tr\$50 Mil
Hd: Edgerton Welch, ChmEmeritus, CEO&TO
ComTrF: William E. Welch, ChmBd&TO
Nb: Ed Douglas, Pres&TO

Clayton

COMMERCE BANK OF ST. LOUIS, N.A.

8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr\$700 Mil
Hd: J. Michael Deege, ExecVP&SrTO
Thomas K. Edlmann, VP&TrCoun
PersTr: Michael C. Erb, SrVP&TO
CorpTr, EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Rona C. Gerdel, SrVP&TO
ComTrF: Paul H. Garrison, AsstVP&TO
TrOps, TDP: Laurie A. Hayek, AsstVP&TO
Nb: Brian D. Fitzpatrick, SrVP&TO

THE GUARANTY TRUST CO. OF MISSOURI

7701 Forsyth Blvd. 63105
314/725-9055 Tr\$247 Mil
Hd: James A. Finch, III, Pres
William R. Diepenbrock, SrVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOps: J. Burch, VP

LANDMARK TRUST COMPANY

10 S. Brentwood 63105
314/889-1690
(Branch of Fairview Heights, IL)
Hd: Robert L. Finder, Jr., Pres
EmplBen: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
TrAdm: Patricia E. Fitzgerald, VP

Columbia

BOONE COUNTY NATIONAL BANK

P.O. Box 678 65205
314/874-8490 Tr\$140 Mil
Hd: Robert L. Roper, Jr., ExecVP&TO
PersTr, Prob: Jennifer Gray, TO
PersTr, TrInv, CorpTr: A. Ben Galloway, VP&TO
PersTr, EmplBen: Don Smith, VP&TO
TrOps: Barbara Kribbs, TO

CENTER BANK OF COLUMBIA

800 Cherry St. 65205
314/876-6000 Tr\$14 Mil
Hd: Richard M. Rathgeb, CEO&ExecTO
PersTr, TrInv, EmplBen, TrOps, Nb:
Larry McCoig, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 1867 65205
314/449-3911 Tr\$11 Mil
Nedra Moreau, AsstVP&TO

Creve Coeur

FIRST BANK & TRUST CO.

11901 Olive Blvd. 63141
314/567-3600 Tr\$50 Mil
Hd, TrInv, EmplBen, Nb, PersTr, ComTrF:
Donald J. Fitzgerald, VP&SrTO
PersTr, EmplBen, TrOps, TDP:
Mary Grabenhorst, AsstTO

Fayette

COMMERCIAL TRUST CO.

65248
816/248-2222 Tr/u\$1 Mil
Hd: L. W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK

P.O. Box 42 65251
314/642-6060 Tr\$3 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY

P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Hannibal

FARMERS & MERCHANTS BANK

P.O. Box 938 63401
314/221-6424
Hd: Pammy Berthager, TO
HANNICAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr\$3.5 Mil
Hd: Jerry Trower, Pres

Harrisonville

ALLEN BANK AND TRUST COMPANY

P.O. Box 447 64701
816/884-3214 Tr/u\$1 Mil
Hd, PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Independence

STANDARD STATE BANK

10801 E. 23rd St. 64052
816/836-0200 Tr\$10 Mil
Hd: Jeffrey D. Keiser, VP&TO

Jackson

JACKSON EXCHANGE BANK & TRUST CO.

101 Court St., P.O. Box 250 63755
314/243-3557 Tr\$9 Mil
Hd: Donald R. Chilton, CEO
Patricia Eisenbeis, TO

★ Jefferson City

CENTRAL BANK

P.O. Box 779 65101
314/634-1224 Tr\$120 Mil
(Branch in Empire Bank, Springfield)
Hd, PersTr, CorpTr, TrInv, TrOps, EmplBen, Nb:
Karen L. Pletz, SrVP&TO
TrOps, EmplBen, Nb: Clyde P. Angle, VP&TO
PersTr, CorpTr, TrInv: Michael Bushmann, TO
Paula J. Meyer, TO
Matt Talksdorf, TO

EXCHANGE NATIONAL BANK

132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoefter Jr., VP&TO
TrOps: Robert Crede, AsstTO

Joplin

FIRST NATIONAL MERCANTILE BANK & TRUST CO.

4th & Main Sts. 64801
417/624-1234 Tr\$200 Mil
Hd, Nb, TrInv: Duane D. Lawellin,
VChmBd&ExecTO
PersTr, Prob: Richard Spong, SrVP&TO
PersTr, RE, EmplBen, CorpTr: Douglas Hauser,
VP&IO
CorpTr: Lee W. Johnson, TO
PersTr, TxAdmin: Cecil H. Hull
TrOps: Twila Dickerson, TO

FIRST STATE BANK

P.O. Box 1373 64802
417/623-8860 Tr/u\$1 Mil
Hd, PersTr, CorpTr: Steven Buerge, Pres&TO

Kansas City

AMERICAN BANK

One W. Armour Blvd. 64111
816/931-1700
Thad Carver, SrVP&TO
LaVerna Norton, AsstVP

BLUE RIDGE BANK & TRUST CO.

4240 Blue Ridge Blvd. 64133
816/358-5000 Tr\$50 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY

P.O. Box 38 64183
816/221-2800 Tr\$6.4 Bil
Hd: John A. Ovel, ExecVP
Richard L. Moore, SrVP
PersTr: Leland R. Casady, SrVP
CorpTr, EmplBen: James K. Shineman, SrVP
TrInv: Dwayne K. White, SrVP
TrOps: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
Nb: James L. Cole, SrVP

77% of the readers of
TRUSTS & ESTATES
select estate appraisers or
auctioneers.

MISSOURI (Cont'd)

Kansas City (Cont'd)

CENTERRE TRUST COMPANY OF KANSAS CITY

1130 Walnut St., P.O. Box 419666 64141
816/881-6497 Tr\$534 Mil
(Subsidiary of Centerre Trust Company of St. Louis)

Hd: Gil P. Bourk, Pres&CEO
PersTr: Anne M. Burge, VP
John T. Archer, VP
TrInv: Matthew W. Peters, VP
EmplBen: Leslie A. Thomson, VP
TrOps: Pat L. Barclay, VP
Nb: Lewis D. Gregory, VP

CENTERRE BANK OF KANSAS CITY

222 W. Gregory Blvd. 64114
816/444-4444

Hd: Howard E. Bunton, SrExecVP

COMMERCE BANK OF KANSAS CITY, N.A.

P.O. Box 248 64141
816/234-2551 Tr\$981 Bil
Hd: John R. Owen, ExecVP
George T. Reichman, SrVP
CorpTr, EmplBen: Stephen I. Swett, SrVP
TrInv: George H. Wood, SrVP
TrOps: Marc J. Doreali, VP
Tx: Ralph E. Day, SrTO
Nb: William E. Lupton, VP
RE: Ronald E. Snyder, VP
PersTr: Thomas A. Wallingford, VP
TrPfal: Thomas Weiford, VP

MARCK TWIN KANSAS CITY BANK

4901 Main St., P.O. Box 41945 64112
816/756-1300
Hd, PersTr, TrInv: Terry R. Post, Pres
CorpTr, ComTrF, EmplBen: Michael J. Patton, VP
TrOps, TDP: Cheryl Hess

MERCANTILE BANK OF KANSAS CITY

1101 Walnut St. 64106
816/842-2000 Tr\$270 Mil
Hd: N. J. Starkey, SrVP
PersTr: Patricia K. Briggs, VP
TrInvMgr: James H. Slocumb, VP
TrInv, ComTrF: Joseph W. Kresse, TrInvO
TrOps: Mark C. Corcoran, TO
EmplBen: Anna L. Lawless, TO
Nb: Donald B. Ketchum, TO

THE MERCHANTS BANK

1125 Grand Ave. 64108
816/556-8000 Tr\$600 Mil
Hd: Stephen W. Crider, ExecVP&ExecTO
PersTr: Jean W. Mallon, FVP
CorpTr-Public Issues: Marj. A. Reuter, VP&CTO
CorpTr-Housing: Tim Hattey, VP&CTO
CorpTrOps: Paula Ford, CTOpMgr
TrInv: W. Patrick Sterner, ExecVP
Prob: Tim Mesecher, ProbTO
EmplBen: Leland Johnson, TO
TrOps: Lawrence J. Cipolla, SrVP&TOpO
TrSecurMgr: Christie Morris
TrAcctMgr: Dee Ann Eogan

UNITED MISSOURI BANK OF KANSAS CITY, NatAssn

P.O. Box 419226 64141-9946
816/556-7700 Tr\$3.825 Bil
(Branch in New York, NY)
Hd: Frank R. Terry, VChm
PersTr: Edward J. McShane, ExecVP
TrInv: Stuart L. Murdock, ExecVP
CorpTr, TrOps: E. Frank Ware, ExecVP
ComTrF: Dorothy Schneider, VP
EmplBen: Robert E. Reiter, ExecVP
Nb: Craig W. Huntley, VP
TDP: David Swan, VP

Kennett

CENTERRE BANK OF KENNETT

P.O. Box 311 63857
314/888-4571 Tr/o\$1 Mil
Hd: Terry H. Berry, VP&TO

KENNETT NATIONAL BANK

P.O. Box 519 63857
314/888-9055 Tr/u\$1 Mil
Hd: Donald C. Jones, ExecVP
EmplBen, TDP: Reggie Cunningham

Lee's Summit

BANK OF LEE'S SUMMIT

210 S. Main St. 64063
816/524-1800 Tr\$9 Mil
Hd: Aaron L. Love, TO
Janet H. Mahl, TO

BOATMEN'S BANK OF LEE'S SUMMIT

1801 N. W. Chipman Rd. 64081
816/525-0000 Tr\$30 Mil
Hd, TrInv: Herbert G. Jett, Pres&TO
PersTr, Prob: Joyce A. Windes, TO

Lexington

BOATMEN'S BANK OF LEXINGTON

P.O. Box 428 64067
816/259-4661
Hd: Ron Hawley, Pres

Marshall

BOATMEN'S BANK OF MARSHALL

102 E. Arrow St. 65340
816/886-9656 Tr\$3 Mil
Hd: E. Joseph Bode, Pres, CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK

27 E. North St., P.O. Box 40 65340-0040
816/886-6825 Tr\$5.8 Mil
Hd: John P. Huston, VChm&TO

Moberly

CITY BANK & TRUST CO.

P.O. Box 160 65270
816/263-1234 Tr\$5 Mil
Hd: Marsha Fifer, TO

Neosho

BANK OF NEOSHO

P.O. Box 400 64850
417/451-1040 Tr\$11 Mil
Hd, PersTr, CorpTr: Rudolph Farber, Chm&TO
CENTERRE BANK OF NEOSHO, N.A.

201 E. Main St. 64850
417/451-2211

(Affiliate of Centerre Trust Company of St. Louis)

Jerald D. Cox, TO
Judy Day, AsstTO

Nevada

CITIZENS STATE BANK

P.O. Box 467 64772
417/667-3347 Tr\$10 Mil
Hd: LaVerne Bobbett, AsstVP&AsstTO

FIRST NATIONAL BANK

P.O. Box 388 64772
417/667-3057 Tr/u\$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

OSCEOLA BANK

P.O. Box 349 64776
417/646-8128
Hd: Kirk Sibley, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG/EDGERTON

P.O. Box E 64477
816/539-2131 Tr/o\$1 Mil
Alan L. Hall, Pres
Vickie Wade, TO

Poplar Bluff

MERCANTILE BANK OF POPLAR BLUFF

P.O. Box 700 63901
314/785-4671 Tr\$4.0 Mil
James C. Moser, Pres
Hd: William B. Gresham, III
Debbie Adams, AdmAsst

Richmond

AMERICAN BANK OF RICHMOND

P.O. Box 160 64085
816/776-5444 Tr/u\$1 Mil
Hd: W. E. Smith, VChm&Pres
PersTr, CorpTr, TrInv, ComTrF: Jack Miller, SrVP

Rock Port

CITIZENS BANK & TRUST

101 N. Main St. 64482
Hd: Jerry Moore

St. Joseph

AMERICAN NATIONAL BANK

5th & Francis Sts. 64502
816/233-2000 Tr\$222 Mil
Hd: James R. Bocell, VChmBd
Nb: Bob Thedinger, VP&TO
PersTr: William P. Mylton, VP&TO
TrInv: Sharon Evers, VP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOps: Shane McDonald, AsstVP&TO
Neil Faucett, AsstVP&Fm

COMMERCE BANK OF ST. JOSEPH, N.A.

Felix & 4th Sts. 64501
816/364-3131 Tr\$160 Mil
Hd, Nb: E. Pat Speiser, ExecVP&SrTO
PersTr: Julie Cole, VP&TO
TrInv: Rick Guttman, VP&TO
EstAdm: Nancy Barnett, TO
TrOps: Julie Mires
EmplBen: Carolyn Shanks, TO

St. Louis

AMERICAN BANK OF ST. LOUIS

1731 Broadway 63104
314/421-3200
Hd: David Koppelman
AMERICORP SECURITIES SERVICES, INC.
One Mercantile Center
7th and Washington Sts., Ste. 2120 63101
314/241-4002
(Affiliate of Ameritrust Company, Cleveland, OH)

Hd: William T. Renz, Pres
Donald Sprenger, VP
Paul Baulch, VP/Mgr

BOATMEN'S NATIONAL BANK

P.O. Box 7365 63177
314/425-7700 Tr\$7.4 Bil
Hd: Reuben M. Morris, III, ExecVP&SrTO
PersTr: Daniel E. Singer, SrVP
CorpTr: Calvin C. Cole, VP
ComTrF: Robert E. Fischer, SrVP
TrInv: Russell W. Murphy, SrVP
EmplBen: James R. Clement, VP
TrOps: Larry L. Janson, SrVP
Nb: William W. James, SrVP

Forsyth Branch:
7800 Forsyth Blvd. 63105
314/889-7200
Jefferson Branch:
2604 S. Jefferson Ave. 63118
314/771-8833
Hd: Trudy Hersch, Mgr

The Directory of Trust Institutions is included in a T&E subscription!

BREMEN BANK & TRUST CO.

P.O. Box 5470 63147
314/231-6015 Tr\$20 Mil
Sylvia M. Franklin, TO

CENTERRE TRUST COMPANY OF ST. LOUIS

510 Locust St. 63101
314/231-9300 Tr\$10.6 Bil
Hd: John H. Biggs, CEO
PersTr: Martin E. Galt, III, ExecVP
Trlnv(Eqly): James B. McGuire, SrVP
Trlnv(FI): Robert J. Franklin, SrVP
TrOps: Robert McK. Jones, SrVP
EmplBen: Rollin C. Woltjen, ExecVP
Nb: Richard J. Dodge, SrVP
CorpTr: H. Eugene Bradford, VP
TDP: John Eggerding, VP

LINDELL TRUST CO.

P.O. Box 211 63166-0211
314/645-7700 Tr\$10 Mil
Melvin Leon Hall, Chm
Hd: John A. Shiell, Pres

MERCANTILE BANK, NatAssn

Main P.O. Drawer 387 63166
314/425-2600 Tr\$7.2 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, SrVP
Mktg: Ronald A. Stahl, SrVP
Everett J. Kalkbrenner, VP
InstitSvcs: Gary F. Grammer, VP
InvSubsd: John H. Blixen, II, Pres
CorpTr: George L. Dixon, SrVP
TrOps: Richard Brown, VP

PIONEER BANK AND TRUST COMPANY

2211 S. Big Bend Blvd. 63117
314/644-6600 Tr\$14 Mil
Hd: Kevin J. Hennessey, VP&TO
Trlnv: Neal Alster

SOUTH SIDE NATIONAL BANK IN ST. LOUIS

3606 Gravois Ave. 63116
314/776-7000 Tr\$80 Mil
Hd: Carl L. Bick, SrVP&TO
PersTr: Wayne E. Page, TO
CorpTr: Gina Snow
TrProb: D. Sue Doering, AsstTO
EmplBen: James A. DeGuire, CPC
TrOps: Nancy J. Weart, AsstVP
Nb: Steven L. Ray, AsstVP

St. Louis County**COMMERCE BANK OF ST. LOUIS, N.A.**

8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr\$700 Mil
Hd: J. Michael Degee, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: Michael C. Erb, SrVP&TO
RE: Daniel L. Field, AsstVP&TO
CorpTr, EmplBen: H. Esserman, Jr., SrVP&TO
Trlnv: Ronald C. Gerdel, SrVP&TO
ComTrF: Paul H. Garrison, AsstVP&TO
TrOps, TDP: Laurie A. Hayek, AsstVP&TOpO
Nb: Brian D. Fitzpatrick, SrVP&TO

GUARANTY TRUST COMPANY OF MISSOURI

7701 Forsyth, Ste. 1200 63105
314/725-9055 Tr\$247 Mil
Hd: Jas. A. Finch, III, Pres&CEO
William R. Diepenbrock, ExecVP&COO
PersTr: Joe R. Morris, VP
Trlnv: D. N. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOps: Janet M. Burch, VP

MARK TWAIN NATIONAL BANK

1630 S. Lindbergh Blvd. 63131
314/997-7444 Tr/o\$500 Mil
Hd: Stanley D. Miller, Pres&CEO
Robert W. Walters, Chm
Nb: James W. McLaughlin, SrVP
PersTr: Donna Botkin, VP
EmplBenInv: John V. Davis, SrVP
EmplBenAdm: Steve Brown, VP
TrOps: Kathy A. Quann, VP
TrMktg: Michael Weisbrod, VP
PersTrlnv: Larry Kaestner
CorpTr: Victor Zarilli, VP
FinPlng: Deborah Goldberg, VP
Trlnv: Carl Enloe, SrVP

Sedalia**SEDALIA MERCANTILE BANK & TRUST CO.**

P.O. Box 1147 65301
816/827-3311 Tr\$1 Mil
Hd: George A. Indestad, Pres

Sikeston**BANK OF SIKESTON**

104 E. Center St. 63801
314/471-1200 Tr\$1 Mil
Hd, PersTr, TrOps: Mona L. McReynolds, TO
CorpTr, Trlnv, ComTrF, EmplBen, Nb, TDP:
Richard Adams, AsstTO

Springfield**THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD**

P.O. Box 1157 65801-1157
417/836-6200 Tr\$400 Mil
Hd: Gordon S. Summers, SrVP&SrTO
PersTr, CorpTr: James R. Brock, TO
EmplBen: John K. Adair, TO
Trlnv: William R. Hardie, VP
ComTrF, TrOps: Reta Garnier, TO
Nb: William D. Raine, TO

COMMERCE BANK OF SPRINGFIELD

1661 Boonville 65803
417/869-5411 Tr\$80 Mil
Hd: J. Sam Williams, III, ExecVP
PersTr, TrOps: Patrick Fish, TO
CorpTr, EmplBen, Nb: Brett Picotte, TO

EMPIRE BANK

P.O. Box 3397 GS 65808
417/881-3100
(Branch of Central Bank, Jefferson City)
Hd: Bill Reser, SrVP-Mktg

GREAT SOUTHERN & LOAN BANKING

1451 E. Battlefield 65804
417/887-4400
Hd: Connie Montgomery, TO
William V. Turner, Pres&TO
Don M. Gibson, ExecVP&TO
M. Brent Hendrix, Legal&TO

MERCANTILE BANK OF SPRINGFIELD

417 St. Louis 65805
417/868-4545 Tr\$125 Mil
Hd, PersTr, CorpTr, Nb:
Chas. A. Fuller Jr., SrVP&SrTO
PersTr: Richard L. Brodbeck, 1stVP&TO
James B. Johnson, AsstTO
Trlnv, EmplBen: Ken Hamon, AsstTO
TrOps: Dianne Stapleton, VP&TO

Trenton**TRENTON TRUST CO.**

816 Main St. 64683
816/359-2232 Tr\$4.1 Mil
Hd, PersTr, CorpTr, Trlnv:
George Constant, SrVP&TO
Lois Hann, AsstVP&TO
TrOps: Phyllis Robinson, AsstTO

Warrensburg**CITIZENS BANK**

615 N. Maguire 64093
816/747-7141

Washington**FRANKLIN COUNTY MERCANTILE BANK**

P.O. Box 337 63090
314/239-7741 Tr\$3.2 Mil
Hd: Mary K. Sprick, TO

50% of the readers of
TRUSTS & ESTATES
select computer and
financial services.

MONTANA**Billings****FIRST INTERSTATE BANK OF BILLINGS, N.A.**

First Interstate Center, 401 N. 31st St.
P.O. Box 30918 59116
406/255-5230 Tr\$160 Mil
Hd, Nb: David L. Haft, VP&TO
PersTr, CorpTr: Lee Hafner, VP&TO
Prob, PersTr: Steven J. Depner
Trlnv: Richard Crowder, AsstVP
Penny Shimp, IO
EmplBen: Gregory L. Schmidt, AsstVP
TrOps, ComTrF: Edith Nelson, TOpO

FIRST TRUST COMPANY OF MONTANA

(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr\$225 Mil
(Trust Division Offices in Bozeman, Great Falls,
Helena & Missoula)
David L. Servies, Pres&CEO
Barry M. Edward, VP, REO&Treas
Edward V. Eve, EBO
Helen M. Hancock, TO&Sec
Fred Springsteen, VP&TO
Royal C. Johnson, VP&IO
Sherrie Pantle, TOpO
E. William Webster, TO
Marilyn F. Byrd, CTO
Deborah Kuykendall, CTO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA

Corporate Office
Norwest Bank Bldg., P.O. Box 30058 59117
406/248-7344 Tr\$510 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP

Billings Office:

Mgr: Howard Vralsted, VP
Richard F. Rigler, AsstVP
Jean A. Edwards, AsstVP
Gerri M. Rowe, AsstTO
John H. Skogmo, AsstVP
Louise Hoffmann, AsstCont

Bozeman**FIRST STATE BANK OF BOZEMAN**

P.O. Box 910 59771-0910
406/587-0641 Tr\$1.7 Mil
Hd: Philip R. Sandquist, Pres
PersTr, CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA

(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-5451
(Branch of Billings)
Hd: Charles A. Wendland, SrTO&TrCoun

Glasgow**TRUST CORPORATION OF MONTANA**

P.O. Box 69 59230
406/228-2155
(Branch of Great Falls)
Marilyn Maxness, TO

Great Falls**FIRST INTERSTATE BANK OF GREAT FALLS**

425 First Ave. N., P.O. Box 5010 59403
406/761-1750 Tr\$17 Mil
Hd: Karen B. Hudson, AsstVP&TO
FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central, P.O. Box 5000 59403
406/761-2650
(Branch of Billings)
Hd: N. Patrick Butler, VP

MONTANA (Cont'd)

Great Falls (Cont'd)

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA

21 Third St. N., P.O. Box 5011 59403
406/761-0200

(Branch of Billings)

Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, AsstVP
Robert K. Doerk, Jr., TO

TRUST CORPORATION OF MONTANA

P.O. Box 2308 59403
406/791-7320 Tr\$114 Mil

(Branch in Glasgow)

Hd: Robert B. Bragg, Pres
Larry LeMaster, VP&TO
Donald L. Knutson, VP&TO
Jo Ann Hopp, TO
Cyndi Birkholz, TO

* Helena

FIRST TRUST COMPANY OF MONTANA

(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161

(Branch of Billings)

Hd: Don Short, VP&Mgr
Thomas McCleary, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA

350 N. Last Chance Gulch 59601
406/443-4700

(Branch of Billings)

Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, VP
Gregory A. Hughes, AsstVP
Daryl Clingsmith, TO
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstVP
Marion R. Keithcart, AsstTO
Joan Morello, TO
Gregory E. Olsen, AsstTO
Joseph B. Robinson, TaxO

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY

700 Main St., P.O. Box 250 59301
406/232-3620

Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST INTERSTATE BANK OF MISSOULA, N.A.

P.O. Drawer B 59806
406/721-4200 Tr\$50 Mil

Hd: Susan K. O'Neil, VP&TO

Janan B. Jones, TO

FIRST TRUST COMPANY OF MONTANA

(First Bank System, Inc.)
P.O. Box 7969 59807

406/728-0670

(Branch of Billings)

Hd: Steven Polhemus, SrTO&Mgr

Shelby

TOOLE COUNTY STATE BANK

P.O. Box M 59474
406/434-5528 Tr/u\$1 Mil

Hd: Clayton J. Jacobs, Csh&OpO

NEBRASKA

Alliance

ALLIANCE NATIONAL BANK & TRUST CO.

124 W. Third St., P.O. Drawer E 69301
308/762-2300

Mark L. Andersen, TO
Eva Knight, AsstTO

THE GUARDIAN STATE BANK & TRUST CO.

P.O. Drawer A 69301
308/762-4400 Tr\$21.5 Mil

Hd: R. S. Uhrig, TO
PersTr: W. A. Sieler, TO
Nb: S. S. Krause, AsstTO
TDP: S. Franklin

Aurora

THE FARMERS STATE BANK & TRUST CO.

1234 L St. 68818
402/694-2111 Tr\$3 Mil

Hd: Tom Darbro, SrVP&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA

P.O. Box 329 68818
402/694-3136 Tr\$10 Mil

Hd, PersTr: Rita E. Petersen, VP
EmplBen, TDP, TrOps: David Laterla, AsstTO
Robert Robak, AsstCsh
Audrey Vaughn, TOpO
Nb: James E. Koepke, Pres

Beatrice

FIRST NATIONAL BANK & TRUST CO.

120 N. 6th St. 68310
402/223-4041 Tr\$4 Mil

Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
Don Johnser, VP&TO
Sherry A. Payne, Csh&TO

Bellevue

BANK OF BELLEVUE

100 American Plaza 68005
402/291-1400 Tr\$17 Mil

Hd, EmplBen: Jack G. Brown, VP&SrTO
PersTr, CorpTr, Nb: John T. Stark
TrInv: Gary Haertlein

TrOps, TDP: Anna Morelock

TRI-COUNTY BANK & TRUST

1001 Fort Crook Rd. 68005
402/733-3000 Tr\$2.6 Mil

Hd: Jack Brown
PersTr, EmplBen, TDP: John Stark
TrInv: Gary Haertlein

TrOps: Anna Morelock

Broken Bow

NEBRASKA STATE BANK & TRUST CO.

P.O. Box 688 68822
308/872-2466 Tr/o\$1 Mil

Jo Woodward, Csh

Columbus

COLUMBUS BANK AND TRUST CO.

2501 13th St., P.O. Box 98 68601
402/564-1234

Hd: Robert C. Labenz, Pres&TO
Christine M. Schumacher, AsstTO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr\$42 Mil
Hd: David L. Duren, VP&SrTO
John Scott, TO
Elizabeth Hoskins, TO

Cozad

COZAD STATE BANK & TRUST CO.

P.O. Box 2000 69130
308/784-2000 Tr\$4.5 Mil

Hd: Blaine Spanjer, TO

FIRST BANK & TRUST CO.

P.O. Drawer B 69130
308/784-2515 Tr/u\$1 Mil

Hd: Edward J. Boos, CEO

Elkhorn

BANK OF ELKHORN

P.O. Box 469 68022
402/289-2551 Tr\$2.2 Mil

Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.

P.O. Box 248 68355
402/245-2486 Tr\$2.5 Mil

Hd, TrInv, Nb: John H. Morehead, Pres
PersTr, TrOps: K. Voegel, VP

Fremont

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 229 68025
402/727-1100 Tr\$30 Mil

Hd: Jeffrey S. Flores, AsstVP
TrOps: Beth Meyer

FREMONT NATIONAL BANK & TRUST

152 E. 6th St. 68025
402/721-1050 Tr\$80 Mil

Hd: Joseph E. Twidwell, SrVP&TO
PersTr, Est: Thomas G. Kelly, VP&TO
TrOps, TDP: Jolene Kasper, AsstTO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.

900 Lake Ave., P.O. Box 81 69138
308/537-7181 Tr\$4.6 Mil

Hd: Matthew H. Williams, CEO
PersTr, TrOps: Duane Oliver, VP

Grand Island

FIRSTIER BANK GRAND ISLAND

P.O. Box 2006 68802
308/382-3100 Tr\$20 Mil

(Branch of Omaha)

Hd: Richard K. Rabe, AsstVP

FIVE POINTS BANK

2015 N. Broadwell Ave. 68801
308/384-5350 Tr\$9.5 Mil

Hd: W. W. Marshall, Jr.

NORWEST BANK, GRAND ISLAND

202 W. Third St. 68801
308/382-7222

(Branch of Omaha)

W. T. (Chip) Essex, VP&Mgr
Ronald L. Adams, VP&Adm
Robert Dwyer, VP&FM

OVERLAND NATIONAL BANK

P.O. Box 1688 68802
308/382-4800 Tr\$30 Mil

Hd: Mary Kay Tuma, VP&TO
TrOps: Nancy Kincanon, AdmAsst

Hastings

NORWEST BANK HASTINGS

747 N. Burlington 68901
402/463-3817

(Branch of Omaha)

W. T. (Chip) Essex, VP&Mgr
Marsha Pond, AsstTO

77% of the readers of

TRUSTS • ESTATES

select estate appraisers or
auctioneers.

Hemingford

BANK OF HEMINGFORD
P.O. Box 157 69348
308/487-3314

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr\$2.6 Mil
Co-Admin: Melba J. Cook, VP, Csh&TO
Charlene E. Schuetz, VP&TO

Imperial

ADAMS BANK & TRUST
545 Broadway 69033
308/982-4286 Tr\$1.5 Mil
Hd: Douglas King, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68848
308/234-1818 Tr\$22 Mil
DivHd: Alan M. Oldfather, ChmBd&TO
Leo L. Henricksen, SrVP&TO
Laurence L. Jepson, Pres&TO
DepHd: Sharon K. Stelling
TrClk: Anita Mollard
GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u\$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Jackie Purdy, TrAdmO
PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr\$15 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOperators: Jackie Purdy, TrAdmO

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr\$9.9 Mil
Hd: Jon Thornburg, VP&TO
TrOperators: Betty Nelson, AsstTO

★ Lincoln

FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN, NE
13th & M Sts. 68501-1008
402/471-1346 Tr\$600 Mil
Hd: Harold J. Dowson, Jr., VP&Mgr
PersTr: Robert Chancellor, VP&Mgr
CorpTr: Lavon McBride, AsstVP&Mgr
TrInv: William S. Eastwood, VP&Mgr
EmplBen: Norman Wilson, VP&Mgr
TrOperators: Judeen Carstens, AsstVP&Mgr
Prob: Richard Emery, VP&Mgr
Farm: Charles Marquardt, VP&Mgr
Nb: Jerry B. Weber, VP&Mgr
Tax: Jody Herrmann, Mgr
EmplBenMktg: C. John Guenzel, VP&Mgr
NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/472-4411 \$493 Mil
Hd: Vincent T. Goeres, SrVP&TO
PersTr: David E. Asche, VP&TO
CorpTr: Jan Hindman, TO
EmplBen: Michael D. Donnelly, VP&TO
TrOperators: Richard D. Filbert, VP&TOpO
Nb: Vicki Ladegard, TrMktgO
FM: Keith W. Carlson, VP

UNION BANK & TRUST CO.

3643 S. 48th St. 68506
402/488-0941 Tr\$74 Mil
Hd: R. B. Frey, SrVP&TO
TrInv, ComTrF, EmplBen:
Ken Backemeyer, SrVP&TO
TrOperators: Jan Kinnan, Supv
Nb: R. David Wilcox, VP&TO

McCook

FIRST NATIONAL BANK
P.O. Box 1388 69001-1388
308/345-1575 Tr/u\$1 Mil
Hd: Michael Zarzycki, TO
McCOOK NATIONAL BANK
P.O. Box 740 69001
308/345-4240 Tr\$1 Mil
Hd: P. Mark Graff, SrVP
PersTr: Angus Garey
Peter M. Graff
TrOperators: Lisa Einspahr

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr\$16 Mil
Hd, TrInv: A. C. Have, Jr., ChmBd&TO
TrInv: Ray Van Norman, Pres&TO
PersTr, CorpTr: Clara R. Benson, AsstTO
TrOperators: Marion Beck, TOpO

Nebraska City

FARMERS BANK AND TRUST COMPANY
P.O. Box 725 68410
402/873-5573 Tr\$7.03 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr, TrOperators: Nadine Frakes, TO
OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr\$4 Mil
Kelly H. Doty, AsstTO

Neligh

FIRST UNITED BANK
P.O. Box 129 68756
402/887-4143 Tr\$1 Mil
(Branch in Verdigre)
Barbara C. Hughes, TO
Randy Helgren, Pres
William R. Bates, SrVP&AsstTO

Norfolk

THE DeLAY FIRST NATIONAL BANK & TRUST COMPANY
401 Norfolk Ave., P.O. Box 13 68701
402/371-1001 Tr\$25 Mil
Hd: Elmer E. Mohl, Pres&TO
PersTr, CorpTr, EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOperators: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69103
308/532-1000 Tr\$27 Mil
Hd: Donald D. Kilgore, VP&TO
TrOperators: Kim Steger
TDP: Kathy Horn
McDONALD STATE BANK
P.O. Box 220 69103
308/532-2300 Tr\$1 Mil
Hd: J. W. McDermand, Pres
NORTH PLATTE TRUST CO.
P.O. Box 458 69103
308/532-3511 Tr/u\$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

ADAMS BANK & TRUST
315 N. Spruce St., P.O. Box 720 69153
308/284-4071 Tr\$10.8 Mil
Hd: Peter H. Hansen, TO

Omaha

AMERICAN NATIONAL BANK
8990 W. Dodge Rd. 68114
402/399-5000 Tr\$130 Mil
Hd, PersTr, CorpTr, TrInv: Karen Hosier, VP&TO
TrOperators, EmplBen: Randall Jauken, AsstVP&TO
DOUGLAS COUNTY BANK & TRUST CO.
6015 N.W. Radial Hwy. 68104
402/551-4310 Tr\$63 Mil
Hd: Richard D. Mullin, SrVP&TO
PersTr: Patrick Coyle, VP&TO
FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr\$650 Mil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
PersTr: H. David Neely
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOperators: Al Schulz, TO
Nb: T. J. Gaughen, MO
TDP: D. L. Vuagniaux, OpO
Ann Turco, OpO
FIRSTIER BANK, N.A., OMAHA
1700 Farnam St. 68102
402/348-6350 Tr\$1.9 Bil
(Branch in Grand Island)
Hd: Thomas N. Moore, ExecVP
PersTr: Robert J. Timmins, VP
CorpTr: Jack B. Wheeler, VP
ComTrF, EmplBen: Stanley A. Traub, VP
TrInv: Jerome J. Schumacher, VP
TrOperators: Robert J. Kahm, VP
Nb: Stephen R. Lundholm, VP
Syn/InvSvcs: John P. Cermak, VP

NORWEST BANK NEBRASKA, N.A.
P.O. Box 3959 68103
402/536-2260 Tr\$700 Mil
(Branches in Grand Island & Hastings)
Hd: Ronald G. Weber, SrVP
PersTr: Harry P. Yosten, VP
CorpTr, EmplBen: J. Richard English, VP
InstlTrInv: Michael R. Kingston, VP
PersTrInv: Laurence M. Raynor, IO
TrOners: Susan Joe, TOpO
Nb: Kathleen A. Cook, VP
PACKERS BANK AND TRUST CO.
4710 S. 23rd St. 68107
402/731-4900 Tr\$2.603 Mil
Hd: Donald E. Dwarak, ExecVP&TO
Douglas Kozony, TO

Schuyler

THE SCHUYLER STATE BANK & TRUST COMPANY
68661
402/352-2401 Tr\$1,902 Mil
Hd: Larry L. Bazata, Pres&TO
PersTr, CorpTr, TrInv, ComTrF:
Gwen M. Mach, TOpO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr\$37 Mil
Hd: D. E. Hittner, VP&TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr\$9.6 Mil
Hd: Velda R. Roberts, VP&TO

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

NEBRASKA (Cont'd)

Verdigre

FIRST UNITED BANK

68783
402/668-2205
(Branch of Neligh)
Mgr: Kirk K. Cisler, SrVP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.

P.O. Box 130 68787
402/375-1130 Tr\$8 Mil
Hd: David R. Ley, Pres&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, ExecVP&TO
TrOps: Lurie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK

P.O. Box 484 68467
402/362-4402 Tr\$44 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.

P.O. Box 39 68467
402/362-4411 Tr\$10 Mil
Hd: Katherine A. Bartling, AsstVP&TO
TrOps: Rhonda Harris, TopO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA

P.O. Box 471 89801
702/738-3126
(District Trust Office of Reno)
Hd: Doug Reimer, AsstVP&RegMgr

Las Vegas



FIRST INTERSTATE BANK OF NEVADA

P.O. Box 98588 89193-8588
702/791-6120
(District Office of Reno)
Hd: Wayne Williams, SrVP&ExecTO
BrMgr: Mark Dreschler, VP
PersTr: Gail Bishop, AsstVP
InstTr: Lindsey Wright, AsstVP
TrOps: Terry Shamburger
CourtTr: Robert Hayes, TrAdm
Nb: Robert Johnson, AsstVP&TSO
Jeb Bidart, AsstVP&TSO

NEVADA NATIONAL BANK

P.O. Box 18415 89111
702/386-3612
(Branch of Reno)
Hd: Marlene Kirch, VP
PersTr: Chris Munhall, AsstVP
EmplBen: Phil Gardner, TO

NEVADA STATE BANK

P.O. Box 990 89125
702/383-4261 Tr\$120 Mil
Hd, EmplBen: Jim Mitchell, VP
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Harch, AsstVP&TO

PIONEER CITIZENS BANK OF NEVADA

P.O. Box 19620 89132
702/731-2222
(Branch of Reno)
Hd: Elaine Frazier, AsstVP&TO

VALLEY BANK OF NEVADA

P.O. Box 98555 89193-8555
702/386-1285 Tr\$5.2 Bil
(Branch in Reno)
TrDiv: Monte L. Miller, SrVP&Mgr
SoTrReg: Tommy L. Tucker, RegVP&Mgr
BusDev: George Glendenning
Lorri Jackson
SpecSituaMgr: D. Reed Sorenson, VP&SrTO
PersTrMgr: David M. Campbell, VP&TO
Anne M. Marschik, TO
Robert A. Schultz, TO
Dee Chekowitz-Dykes, TO
EmplBenDeptMgr: Gary H. Blanchard, VP&TO
Donald Shewmaker, TO
InvDepMgr: Blayne Ence, AsstVP&IO
Milton Ames, IO
Ken Fong, IO
Rich McCord, IO
CorpTrDeptMgr: Francine Schartz, VP&TO
Shelly Griffith, TO
CorpCustDeptMgr: Mark H. Bouchard, VP&TO
Doris Williams, AsstVP&TO
Jennifer Clonts, TO
Karen Lewallen, TO
Brian Corcoran, TO
SupportSvcsDeptMgr: John L. Leger, VP&TO
Matthew Garban, TO

Reno

FIRST INTERSTATE BANK OF NEVADA

P.O. Box 30100 89520
702/784-3316 Tr\$1 Bil
(Branches in Elko & Las Vegas)
BrMgr: John Maher, SrVP
PersTr: Gayle Congiano, AsstVP
TrInv: Sterling Jensen, VP
CorpTr, EmplBen: J. R. Beekman, AsstVP
TrOps: Vance Walker, VP
Nb: Jim Yurashak, TBDO
Gretchen Huckaby, TBDO
CourtTr: Leo Humphreys, AsstVP

NEVADA NATIONAL BANK

P.O. Box 11500 89550
702/688-6678 Tr\$2.7 Bil
(Branch in Las Vegas)
Hd: Michael Sammeliek, SrVP
PersTr: Bill Pantan, VP
CorpTr: Fran Schartz, VP&TO
TrInv: Tom Josephsen, VP
ComTrF: Donna Bartlett, TO
EmplBen: Lois Odgen, AsstVP&TO
TrOps: Daylene Hendricks

PIONEER CITIZENS BANK OF NEVADA

P.O. Box 2351 89505
702/788-2321 Tr\$47 Mil
(Branch in Las Vegas)
Hd: David E. Lewis, VP&TO

VALLEY BANK OF NEVADA

P.O. Box 20000 89520-0025
702/789-7060 Tr\$1.9 Bil
(Branch of Las Vegas)
TrDiv: Monte L. Miller, SrVP&Mgr
NoTrReg: Kenneth W. Suess, RegVP&Mgr
InvDepMgr: Blayne Ence, AsstVP&TO
Murray A. Foster, AsstVP&IO
PersTr: Judy Toland, VP&TO
Sally Ramsey, TO
Richard Kennedy, TO
Mary O'Neill, TO
EmplBen: Alfred Knepper, AsstVP, TO&Mgr
CorpCust: Terry Lee, TO&Mgr
SupportSvcsDeptMgr: Lori Nelson, TopO

NEW HAMPSHIRE

Claremont

BANKEAST

P.O. Box 240 03743
603/542-7755
David Wilson, RegPres

Concord

THE BANK OF NEW HAMPSHIRE, NatAssn

P.O. Box 477 03302-0477
603/225-4500 Tr\$382 Mil
(Branches in Manchester & Nashua)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Walter L. Parr, VP&TO
CorpTr: Richard Workman, AsstVP&TO
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Janet Gregsak, AsstVP&EBO
TrOps: Debra Patten, TopO
Nb: Dahrman Sinclair, VP&TO

BANKEAST TRUST COMPANY

116 N. Main St. 03301
603/224-8100
(Branch of Manchester)
David C. Bliss, VP&TO

CHARTER TRUST COMPANY

95 N. Main St., P.O. Box 1374 03302-1374
603/224-1350 Tr\$112 Mil
Hd: Robert J. Diefendorf
PersTr, Nb: Diefendorf/Gornell
CorpTr, TrInv: Niall MacDonagh
ComTrF, TrOps, TDP: Lynn Lewis
EmplBen: Friedman/MacDonagh

FIRST CAPITAL BANK, N.A.

P.O. Box 528 03302-0528
603/225-4300 Tr\$185 Mil
Hd: William B. Morrison, VP&SrTO
PersTr: Mark E. Lavallee, AsstVP&TO
Richard N. Edmunds, TO
Nb: Sandra D. Hall, AsstVP

Subscribers to

TRUSTS & ESTATES

include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and trade associations, and others allied to field.

Conway

INDIAN HEAD BANK-NORTH

Main St. 03818
603/447-5425
(Affiliate of Nashua)
Hd: Marlene Gallinelli, AsstVP&TO

Dover

STRAFFORD NATIONAL BANK

353 Central Ave. 03820
603/742-2100 Tr\$20 Mil
Hd: Anthony F. Donegan, VP-Tr&IO
TrOps: Anita M. Blum, AsstTO

Exeter

EXETER BANKING CO.

P.O. Box 100 03833
603/778-7878 Tr\$60 Mil
Hd: John F. Cullinane, VP&SrTO
Rudolph C. Hede, VP&TO
Patricia S. Qualter, AsstTO

INDIAN HEAD BANK & TRUST CO.

Water St. 03833
603/433-3400
(Affiliate of Nashua)
Betsy P. Burke, TO

Hampton

BANK MERIDIAN, N.A.

100 Winnacunnit Rd., Box 4000 03842
603/926-6311
(Affiliate of Amoskeag BankShares serving coastal
and southern N.H.)
Nb: Thomas Nowack

Hanover

DARTMOUTH NATIONAL BANK

P.O. Box 991 03755
603/643-2500 Tr\$310 Mil
(Branch in New London)
Hd, PersTr, Nb: William B. Hamilton, Jr.,
SrVP&SrTO
Admin: Cynthia J. Neily, VP&TO
TrOps: Kurt H. Merrill, TO
TrInv: Donald E. Vogel, VP

Jaffrey

FIRST NATIONAL BANK OF PETERBOROUGH

03452
(Branch of Peterborough)
Leon P. Dusoe, SrVP&SrTO
Nb: Michael F. Marcinkus

Keene

INDIAN HEAD NATIONAL BANK OF KEENE

20 Central Square 03431
603/357-8100
(Affiliate of Nashua)
Hd, TrInv: Kevin A. Soucy, VP&TO
PersTr, CorpTr, TrOps: Deidre L. Fillmore, TO

Laconia

FIRST NH FIRST CENTRAL BANK

P.O. Box 250 03247
603/524-1040 Tr\$115 Mil
Hd: David J. Palfrey, VP&SrTO
Jon F. Nivus, AsstVP&TO
Barbara Z. Peck, AsstTO

Littleton

INDIAN HEAD BANK-NORTH

160 Main St. 0361
603/444-8000
(Affiliate of Nashua)
Hd: Marlene S. Gallinelli, AsstVP&TO

Manchester



AMOSKEAG BANK

AMOSKEAG BANK

P.O. Box 150 03105
603/624-3600 Tr\$423 Mil
(Affiliate offices in Bank Meridian, N.A., Hampton
& Souhegan National Bank, Milford)
Hd: Earle L. Tryder, ExecVP
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Verna Pare, AsstVP&TO
TrInv: Sarah Yoshida, CFA
ComTrF: Pamela D. Mallett, TO
EmplBen: David E. McKenzie, VP&PenTO
TrOps: David D. Berndt, VP&TO
Nb: John J. Latimer, VP&TO

BANK OF NEW HAMPSHIRE, NatAssn

P.O. Box 600 03105
603/624-6600
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Robert Waldron, VP&TO
Nb: Arthur W. McKee, VP, TO&TBDMgr
Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY

Two Wall St. 03105
603/624-6281 Tr\$425 Mil
(Branches in Concord, Portsmouth & Rochester)
Hd: Carroll E. Winch, Pres
PersTr: Roberta R. Freedman, VP&TO
CorpTr: David C. Bliss, VP&TO
TrInv: David L. Carlson, SrVP
TrOps: Sherron A. Ames, VP

FIRST N.H. MERCHANTS NATIONAL BANK

One Hampshire Plaza, P.O. Box 90 03105
603/668-5000 Tr\$165 Mil
(Affiliate in Wolfeboro)
Hd: James E. Conroy, SrVP
PersTr: Therese A. Benoit, VP&TO
CorpTr, EmplBen: Robert A. Walker, Jr., VP&TO
TrInv: William A. Proskow, VP&IO
TrOps: Gregory S. Boyd, AsstVP&TO

Milford

SOUHEGAN NATIONAL BANK

Nashua St., P.O. Box 19 03055
603/673-3480
(Affiliate of Amoskeag BankShares serving
southern N.H.)
Nb: Kevin Keegan

Nashua

BANK OF NEW HAMPSHIRE, NatAssn

191 Main St. 03060
603/880-5432
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr, EmplBen, Nb: Robert E. Hussey, VP&TO

INDIAN HEAD NATIONAL BANK

146 Main St. 03061
603/880-5050 Tr\$570 Mil
(Affiliate Offices in Conway, Exeter, Keene,
Littleton & Portsmouth)
Hd: Eugene P. Patterson, SrVP&SrTO
PersTr, CorpTr, EmplBen: Paul J. Anton, VP&TO
ComTrF: John A. Lombard, VP&IO
TrInv: Howard S. Shaff, VP&IO
TrOps: Gloria S. Comalli, AsstVP
Nb: Edward J. Sullivan, VP&TO

NASHUA TRUST CO.

194 Main St. 03060
603/882-2755 Tr\$125 Mil
PersTr: Harry G. Locke, VP&TO
TrInv: Mark R. Litzerman, CFA, AsstVP&IO
EmplBen: Ashley D. Burt, Jr., AsstVP&TO
CorpTr, EmplBen, PersTr: Gretchen Teich, AsstTO
PersTr, ComTrF: Judith K. Noel, AsstTO
TrOps: Thomas Jasalovich, AsstTO&TOPO

New London

DARTMOUTH NATIONAL BANK

The Gallery, Newport Rd. 03257
603/526-2600
(Branch of Hanover)

Peterborough

THE FIRST NATIONAL BANK

P.O. Box 889 03458
603/924-7111 Tr\$55 Mil
(Branch in Jaffrey)
Hd: Leon P. Dusoe, SrVP&SrTO
PersTr: Debra T. Wilner, TO&Coun
TrOps: E. Faye Sargent, AsstTO
Nb: Michael F. Marcinkus

Portsmouth

BANKEAST TRUST COMPANY

134 Pleasant St. 03801
603/433-1714
(Branch of Manchester)
Janice D. Colburn, AsstVP&TO

THE FIRST NATIONAL BANK OF PORTSMOUTH

325 State St. 03801
603/436-7700 Tr\$93 Mil
Hd, CorpTr, TrInv, TrOps: Ralph M. Lincoln,
VP&SrTO
PersTr, EmplBen, Nb: Richard G. Kaiser, VP&TO
TrOps: Randy Stephens

INDIAN HEAD BANK & TRUST CO.

P.O. Box 780 03801
603/433-3400
(Affiliate of Nashua)
Joan S. Rice, AsstVP&TO

Rochester

BANKEAST TRUST COMPANY

19 S. Main St. 03867
603/335-1524
(Branch of Manchester)
Norma M. Goddard, SrTO

Wolfeboro

WOLFEBORO NATIONAL BANK

2 Center St. 03894
603/569-1221 Tr\$7 Mil
(Affiliate of First NH Investment Services
Corporation in Manchester)
Hd: Therese A. Benoit, TO

Each reader of
TRUSTS & ESTATES
spends 1.3 hours
reading each issue.

NEW JERSEY

Annandale

UNITED NATIONAL BANK
Beaver Ave. 08801
(Regional Trust Office of Plainfield)
John M. Bank, VP&SrTO

Atlantic City

FIRST FIDELITY BANK, N.A., NEW JERSEY
1301 Atlantic Ave. 08401
609/645-2000
(Regional Trust Office of Newark)
Mgr: Sidney Parker, AsstVP&TO
NATIONAL WESTMINSTER BANCORP NJ
Atlantic Ave. 08404
609/441-7006
(Branch of Newark)
John Reed

Belmar

NATIONAL WESTMINSTER BANCORP NJ
F Street 07719
201/681-4000
(Branch of Jersey City)
Richard Kelly

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500
Hd: Harold J. Johnston, SrVP&TO
PersTr: Mary C. Donahue, TO
TrInv: Cynthia L. Rigg, AsstVP

Brick Town

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
575 Rte. 70 08723
201/477-9199
(Branch of Toms River)
Pamela J. William, TBDO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr\$95 Mil
Hd: John D. Catalano, SrVP&SrTO

UNITED JERSEY BANK

Commerce & Laurel Sts.
P.O. Box 100 08302
609/451-3400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
RegMgr: Leonard LoDico, VP
PersTr: Thomas D. Lee, TO
Nb: Stephen Pappaterra, SrTO

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
201/685-8318 Tr\$413 Mil
Hd.: John J. Cannon, VP&SrTO
PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
TrOps: Donald Furda, TO
Nb: Wendy A. McGuire, AsstTO

Cape May Court House

FIRST NATIONAL BANK OF TOMS RIVER, NJ
105 N. Main St. 08210
609/465-1920
(Branch of Toms River)
Edward G. Foster, AsstVP&TBDO

Chatham

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-3000 Tr\$5.2 Mil
Hd: Lane Reichman, AsstVP&TO

Cherry Hill

NATIONAL WESTMINSTER BANCORP NJ
878 Rte. 70 E. 08003
609/795-4839
(Branch of Newark)
John Urban
UNITED JERSEY BANK
800 Kings Hwy. N. 08003
609/662-0100
(Regional Trust Office of Hackensack)
RegMgr: Leonard Lo Dico, VP
Nb: Stephen Pappaterra, SrTO

Edison

THE HOWARD SAVINGS BANK
1063 Inman Ave. 08820
201/668-1194
(Regional Trust Office of Livingston)

MIDLANTIC

MIDLANTIC NATIONAL BANK
Metro Park Plaza, P.O. Box 600 08818
201/321-8400 Tr\$5.1 Bil
(Trust Facilities in Englewood, Morristown, Mount
Laurel, Newton, Princeton, Red Bank,
Ridgewood, Roseland & West Paterson)
Hd: James B. Wynsma, ExecVP
PersTr: David G. Paerson, VP&SrPersTO
CorpTr: Richard J. O'Connell, VP&TO
TrInv,ComTrF: William P. DuBose, SrVP
EmplBen: Jeffrey P. Moody, VP
TrOps: Ira Shaw, VP&TO
Nb: Guy F. Squillace, VP&TO

Elizabeth

NATIONAL STATE BANK
68 Broad St. 07207
201/354-3400
(Trust Offices in Long Branch, South Orange,
Summit, Trenton, Westfield & Woodbridge)
Hd: John F. Cavicchia, SrVP&TO
PersTr: Michael B. Vath, VP&TO
CorpTr: Bernard F. Cimo, VP&TO
TrOps: Robert R. Storch, VP&TO
TrInv: John C. Kautz, VP&TO

Englewood

MIDLANTIC

MIDLANTIC NATIONAL BANK
1 Engle St. 07631
201/894-4823
Hd,Nb: Norman E. Smyth, VP&TO
PersTr: Patrick H. Clarke, TO
TrInv,EmplBen: David B. Ferrari, AssetMgtO

Flemington

FIRST FIDELITY BANK, N.A. NEW JERSEY
14 Mine St. 08822
201/782-4700
(Regional Trust Office of Newark)
Mgr: Phyllis Black, TO
THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main St. 08822
201/782-3151
Hd: Paul Nosal, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr\$300 Mil
Hd: Kenneth E. Dulow, VP&TO
TrInv: James S. Vaccaro, VP&TrInvO
TrOps: Nicholas G. Kominski, AsstVP
EmplBen: Donald A. Oldfield, AsstVP&PenTO
ComTrF: Roslyn M. Musier, AsstTO



CARING CAN BE FOREVER

Professionally planned long-term residential services
for adults with developmental disabilities.

Bancroft

Haddonfield, NJ
Mullica Hill, NJ
Owls Head, ME (609) 429-0010



Gladstone

PEAPACK-GLADSTONE BANK

P.O. Box 178 07934
201/234-0700 Tr\$73 Mil
Hd: Marvin P. Danielson, SrVP&SrTO
PersTr: Trlnv: Craig C. Spengeman, VP&TO
TrOps: TDP: Jean Merrill, TO

Glen Rock

CITIZENS FIRST NATIONAL OF NEW JERSEY

208 Harristown Rd. 07452
201/670-2520 Tr\$330 Mil
Hd: Richard A. Moore, Jr., SrVP
PersTr: Lawrence J. Sheehan, SrVP
Peter N. Sonderfan, SrVP
Leonard M. Nedswick, VP&TO
Trlnv: Albert Lawrence, SrVP
EmplBen: Diana Voltzow, TO
TrOps: Barbara Gasparini, VP
Nb: John O'Leary, VP
Robert Desch, VP
Tax: Robert Carlsen, TO

Hackensack



United Jersey Bank

UNITED JERSEY BANK

223 Moore St. 07602
201/646-5217 Tr\$1.1 Bil
(Regional Trust Offices in Bridgeton, Cherry Hill,
Jersey City, Princeton, Randolph, Red Bank &
Union.)
INVESTMENT MANAGEMENT DIVISION:
Hd: William F. Flyge, ExecVP
TrDept: Stephen G. Chaberski, SrVP
CorpTr: Richard J. Rein, SrVP
Inv: John Gustafson, SrVP
TrSvcs: Richard Bradley, VP
Nb: Robert T. Garty, VP

Hoboken

HARBOR TRUST COMPANY

5 Marineview Plaza 07030
201/963-6460 Tr\$1.3 Bil
Brian T. McGill, Pres&CEO
Salvatore A. Bellotti, VP&Treas
Tech&Comp: Marvin C. Johnson, SrVP
Mktg: Patrick F. Savage, VP

Jersey City

PROVIDENT SAVINGS BANK

830 Bergen Ave. 07306
201/915-5511 Tr\$41 Mil
Hd, TrOps: Eleanor G. Farner, VP&TO
PersTr: Katherine E. Lipinski, AsstSec&TO
Trlnv: Roberto M. D'Amore, AsstSec&TO
Nb: Thomas A. Smyth, TO

THE TRUST CO. OF NEW JERSEY

35 Journal Sq. 07306
201/420-2650 Tr\$170 Mil
Hd: Raymond P. Callow, 1stVP&TO
PersTr: Frank E. Bevacqua, TO
Roger T. Bernhammer, VP

UNITED JERSEY BANK

15 Exchange Place 07302
201/434-5100
(Regional Trust Office of Hackensack)
RegMgr: Stephen P. Cosgrove, SrVP
PersTr: Frank Stripling, TO
Trlnv: Benjamin Pace
Nb: Nicholas Fugaro, VP&TO

UNITED JERSEY BANK/COMMERCIAL TRUST

Journal Square Plaza, Kennedy Blvd. 07306
201/963-0028
(Regional Trust Office of Hackensack)
RegMgr: Stephen G. Cosgrove
Nb: Thomas F. Gallagher, Jr., TO

Lakehurst

BERKELEY FEDERAL SAVINGS & LOAN ASSOCIATION

1900 Route 70, Colby Commons
P.O. Box 257 08733
201/657-5000 Tr\$45 Mil
Hd, Trlnv: Ira J. Brower, SrVP&SrTO
PersTr: Debralee Maynard, AsstVP
TrOps: Henrietta J. Eckert, AsstVP
Nb: Susan P. Cox, AsstVP

THE FIRST NATIONAL BANK OF TOMS RIVER, N.J.

2 S. Colonial Dr. 08733
201/657-2610
(Branch of Toms River)
Deborah A. Thomas, TBD0

Lakewood

NEW JERSEY NATIONAL BANK

900 State Hwy. 70 & Buckingham Dr. 08701
201/370-0100
(Branch of Trenton)
Hd, Trlnv: William J. Slivka, VP
PersTr: Barbara S. Cosgrove, SrTO
Nb: Warren G. Kahnt, TO

Livingston

THE HOWARD SAVINGS BANK

200 S. Orange Ave. 07039
201/533-7560 Tr\$350 Mil
(Branches in Edison & Toms River)
Hd: John E. Wappel, VP&SrTO
PersTr: Thomas D. Alvarez, VP&SrTO
CorpTr, EmplBen: Michael O'Shaughnessy, SrTO
Trlnv: James M. Brown, VP&SrTO
Nb: Elissa T. Uber, VP&SrTO
TrOps: Hayden R. Phillips, VP&SrTO

Long Branch

NATIONAL STATE BANK

355 Ocean Blvd. 07740
201/870-9000
(Branch of Elizabeth)
Barbara T. Hassett, AsstVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.

161 Maplewood Ave. 07040
201/761-7830 Tr\$117 Mil
Hd: Patricia Burch Byers, VP&TO
Trlnv: Samuel A. Payton, VP&TrlnvO
Nb: Doris V. Kesse, AsstVP&TO

Maywood

COMMUNITY BANK OF BERGEN COUNTY

125 W. Pleasant Ave. 07607
201/843-2300 Tr/\$1 Mil
Hd, PersTr, CorpTr: Fredric P. Eckelman, AsstVP

NATIONAL COMMUNITY BANK

113 W. Essex St. 07607
201/845-1630 Tr\$200 Mil
Hd, PersTr: Edward M. Katz, SrVP
PersTr: Judith Picchotta, AsstVP
CorpTr: Michael Sabatino, AsstVP
Trlnv: Stephen A. Stone, VP
EmplBen: Donald E. Rose, VP
TrOps: Barbara DeLuca, VP
Nb: John Hansen, VP

Millburn

FIRST FIDELITY BANK, N.A., NEW JERSEY

397 Millburn Ave. 07041
201/565-3627
(Regional Trust Office of Newark)
Mgr: Marie Carlone, VP&TO

Montclair

HORIZON TRUST COMPANY, NatAssn

483 Bloomfield Ave. 07042
201/783-8210
(Trust Office of Morristown)
Hd: Robert M. Figurelli, SrVP&RegMgr
Donald E. Erwin, VP
Nb: Arthur L. Hofmann, VP

Moorestown

FIRST FIDELITY BANK, N.A., NEW JERSEY

91 E. Main St. 08057
609/235-2300
(Regional Trust Office of Newark)
Mgr: John Makel, VP&TO
HORIZON TRUST COMPANY, NatAssn
700 E. Gate Drive, Ste. 320
P.O. Box 460 08057
609/755-5410
(Trust Office of Morristown)
Vincent J. Gentile, VP&RegMgr
I. Harris Tucker, VP-Nb

HEADQUARTERS

TRUST OFFICERS...

Ready to move up to a more challenging position? At GENE ROGERS ASSOCIATES we are ready to assist you in making that move with three offices to serve you nation wide Opportunities available in

TRUST ACCOUNTING
TRUST ADMINISTRATION
TRUST TAXES
TRUST OPERATIONS
ESTATE PLANNING
PENSION ADMINISTRATION
EMPLOYEE BENEFITS
PORTFOLIO MANAGEMENT

As professionals in placing management personnel in the banking field you can be sure your job search will be completely confidential



GENE ROGERS
ASSOCIATES, INC.

463 Main St. Metuchen, N.J.
08840 201-548-3962
444 Brickell Ave. P.O. Box 51-367
Miami, FL 33131
305-371-8308

FOR BANKING PERSONNEL

NEW JERSEY (Cont'd)

Morristown

FIRST FIDELITY BANK, N.A., NEW JERSEY

55 Madison Ave. 07960

201/397-7931

(Regional Trust Office of Newark)

Mgr: Bryant K. Alford, VP&TO

HORIZON TRUST COMPANY, NatAssn

65 Madison Ave. 07960

201/285-2126 Tr\$2.48 Bil

(Trust Offices in Montclair, Moorestown, Paramus, Princeton & Westfield)

Hd: Paul C. Bosland, Pres&CEO

Treas: Thomas H. Anderson, VP

PersTr: Thomas J. Curtin, ExecVP&COO

TrInv: Francis B. Lane, SrVP

Nb: Kenneth Morris, SrVP

EmplBen: Daniel P. Dunn, VP

TrOps: Linda H. Miller, VP

MIDLANTIC

MIDLANTIC NATIONAL BANK

161 Madison Ave. 07960

201/540-1201

Hd: Herman H. Otto, VP&RegTO

TrInv: William A. Toohey, TO

Nb: Richard M. Sargent, VP&TO

Robert Gelsi, TO

The Directory of Trust Institutions is included in a T&E subscription!

HORIZON

HORIZON TRUST COMPANY

65 Madison Avenue
Morristown, NJ 07960

One Palmer Square
Princeton, NJ 08542

483 Bloomfield Avenue
Montclair, NJ 07042

E. 36 Midland Avenue
Paramus, NJ 07652

700 East Gate Drive
Moorestown, NJ 08057

206 East Broad Street
Westfield, NJ 07091

1200 North Federal Highway
Boca Raton, FL 33432

Trust and Investment Services
to Individuals and Institutions

Mount Laurel

MIDLANTIC

MIDLANTIC NATIONAL BANK

Laurel Corporate Center

6000 Midlantic Dr. 08054

609/778-2330

Hd, TrInv: A. J. DiMatties, VP&S&MO

PersTr: Robert W. Jackson

Nb: Kenneth Silverstein, VP&TO

William Luff, AsstVP

NEW JERSEY NATIONAL BANK

534 Fellowship Rd. 08054

609/234-3020

(Branch of Trenton)

Hd: James H. Caulfield, VP

Nb: William S. Dinon, AsstVP

New Brunswick

BRUNSWICK BANK & TRUST

352 George St. 08903

201/247-5800 Tr\$1 Mil

Hd: George G. Till, ExecVP&TO

Newark

FIRST FIDELITYTM

Trust Services

FIRST FIDELITY BANK, N.A., NEW JERSEY

765 Broad St. 07101

201/430-4000 Tr\$46 Bil

(Regional Trust Offices in Atlantic City,

Flemington, Millburn, Moorestown, Morristown, Red Bank, Ridgewood, Spring Lake, Wayne, Westfield, & Woodbury. First Fidelity Trust, N.A., Florida, with offices in Boca Raton and Sarasota is a wholly owned non-depository trust company, and First Fidelity Trust, New York)

Hd: Robert H. Dunker, SrExecVP&TO

A. Daniel D'Ambrosio, ExecVP&TO

PersTr: Richard P. Reitmeyer, SrVP&TO

CorpTr: Charles E. Hoos, SrVP&TO

CorpTrAdm: Kenneth Benton, VP&TO

CorpTrOps: Richard W. Schmude, VP&TO

Ops: Robert L. Nicolai, SrVP&TO

PersTr, InvSvcs: Nicholas Bradshaw, SrVP&TO

Instit: Richard Nicholson, SrVP&TO

Gerald Reilly, VP

EmplBen: Peter Lillard, GpVP&TO

Res: Gerald F. Zedren, VP

Mktg: Michael Watson, SrVP&TO

NATIONAL WESTMINSTER BANCORP NJ

Gateway One 07102

201/648-8035 Tr\$1.3 Bil

(Branches in Atlantic City, Belmar, Cherry Hill &

Princeton Junction)

Hd: Donald F. Maurer

PersTr: M. Bobal

CorpTr: W. Bolin

TrInv: John J. Soueracker

Nb: J. Thomas Chiola

TrOps, TDP: I. Kamenio

Newton

MIDLANTIC

MIDLANTIC NATIONAL BANK

93 Spring St. 07860

201/383-7080

(Regional Trust Office of Edison)

PersTr, Nb: Richardson Buist

NEWTON TRUST CO.

30 Park Place 07860

201/382-2400 Tr\$8 Mil

Hd: George S. Dates, VP&TO

Old Bridge

AMBOY-MADISON NATIONAL BANK

P.O. Box 1076 08857

201/721-2800 Tr\$2.9 Mil

Hd: George E. Scharpf, TO

Paramus

HORIZON TRUST COMPANY, NatAssn

E. 36 Midland Ave. 07652

201/599-6650

(Trust Office of Morristown)

Hd: Myra N. Kelly, VP

THE HOWARD SAVINGS BANK

61 E. Ridgewood Ave. 07652

(Regional Trust Office of Livingston)

THE MIDLAND BANK & TRUST CO.

P.O. Box 266 07652

201/592-3890 Tr\$30 Mil

Hd: Arthur P. Braaten, SrVP&TO

PersTr, Nb: David B. Seidler, TO

TrOps: Anne Sullivan, AdmAsst

Passaic

VALLEY NATIONAL BANK

615 Main Ave. S. 07055

201/777-1800 Tr\$36 Mil

Hd: S. F. Riskin, Chm

TrInv: Peter Southway, Pres

PersTr: James A. Landers, VP&TO

TrOps: Stephen J. Gudelski, AsstTO

TrTx: Mary Andrews, AsstTO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST

115 S. Main St., P.O. Box 5360 08865

201/859-9591 Tr\$15 Mil

Hd: Jean D. Willlever, TO

Plainfield

UNITED NATIONAL BANK

221 Park Ave., P.O. Box 632 07061

201/756-5000 Tr\$434 Mil

(Regional Trust Office in Annandale)

Hd: John H. Burnham, ExecVP&TO

TrInv: Duncan M. Lashe, SrVP

EmplBen: John M. Bank, VP&SrTO

TrOps: Margaret M. Arcuri, TOpO

Nb: Robert F. Schuler, VP&TO

Point Pleasant Beach

OCEAN COUNTY NATIONAL BANK

501 Arnold Ave. 08742

201/892-1900

(Member of Summit Bancorporation)

Hd: Bette Bauer, SrVP

PersTr: Christine Tamke, TO

TrInv: Hilton Jervey, SrVP

Nb: Grace Wrecks, VP

Princeton

HORIZON TRUST COMPANY, NatAssn
One Palmer Sq., Ste. 201 08542
609/921-6800
(Trust Office of Morristown)
Hd: L. V. Silvester, VP&RegMgr
Myles R. Callaghan, VP
Nb: James E. Doyle, VP

MIDLANTIC

MIDLANTIC NATIONAL BANK
130-132 Nassau St. 08540
609/924-5740

UNITED JERSEY BANK
90 Nassau St., CN 5217 08543-5217
609/987-3685
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
RegMgr: Leonard LoDico, VP
TrInv: Steven D. Stern, VP
PersTr: William Hazelton, VP
Nb: John Wiercinski, VP

Princeton Junction

NATIONAL WESTMINSTER BANCORP NJ
47 Princeton Heights Rd. 08550
609/530-7820
(Branch of Newark)
Michael O'Brien

Randolph

UNITED JERSEY BANK
711 Rte. 10 07869
201/328-2474
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
TrDept: Stephen G. Chaberski, SrVP
Nb: Maryalice Raushi, AsstVP

Red Bank

FIRST FIDELITY BANK, N.A., NEW JERSEY
303 Broad St. 07701
201/758-6176
(Reg. Trust Office of Newark)
Mgr: Mary Cosentino

MIDLANTIC

MIDLANTIC NATIONAL BANK
12 Reckless Place 07701
201/741-7100

Hd: Robert J. Knealey, VP&RegTO
TrInv: Jean Wetzel, AsstVP
Nb: William J. Gilmour, TO
UNITED JERSEY BANK/COMMERCIAL TRUST
100 Route 35 07748
201/671-6662
(Regional Trust Office of Hackensack)
RegMgr: Stephen G. Cosgrove
Hd, Nb: Nicholas M. Fugaro, VP&TO

Ridgewood

FIRST FIDELITY BANK, N.A., NEW JERSEY
59 N. Broad St. 07450
201/368-7239
(Regional Trust Office of Newark)
Mgr: M. Ray Berberian, VP&TO

MIDLANTIC

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
41 Oak St. 07450
201/652-8400
PersTr: Theodore W. Cann, AsstVP
TrInv: Chia-Dann Chi, VP
Nb: George Norman, VP&TO

Roseland

MIDLANTIC

MIDLANTIC NATIONAL BANK
4 Becker Farm Rd. 07068
201/266-6479
Hd: John M. Andrus, VP&TO
Nb: Joseph M. Gazdolski, VP
SECURITY NATIONAL BANK & TRUST COMPANY OF NEW JERSEY
Eisenhower 280 Office Park
101 Eisenhower Pkwy. 07068
201/228-9770 Tr\$140 Mil
Hd: Ross B. Burke, ExecVP&TO
TrInv: Lee T. Smith, Jr., ExacVP
TrOps: Vincent J. Marsden, VP
Nb: Joseph J. Verbaro

Somerset

CITY TRUST SERVICES, NatAssn
600 Belmont Dr. 08875-6716
201/563-7419 Tr\$35 Mil
A Subsidiary of City Federal Savings & Loan Assoc.
Hd: Patricia Marchioni, Csh&OpO

Somerville

SOMERSET TRUST CO.
50 W. Main St., P.O. Box 837 08876
201/685-8962 Tr\$300 Mil
Hd: Thomas D. Pearsall, SrVP&TO
PersTr: Gordon W. Robb, VP&TO
Neil Feier, VP&TO
CorpTr: Jamie Schenck, AsstTO&AsstSec
TrOps: Kathy Quoy, AsstTO-Op
CustAccts: Susan B. Alejos, TO

South Orange

NATIONAL STATE BANK
110 Irvington Ave. 07079
201/376-1442
(Branch of Elizabeth)
David G. Isaacson, AsstVP&TO

Spring Lake

FIRST FIDELITY BANK, N.A., NEW JERSEY
301 Morris Ave. 07762
201/974-9292
(Regional Trust Office of Newark)
Mgr: Richard D. Wells

Summit

NATIONAL STATE BANK
1 Maple St. 07901
201/376-1442
(Branch of Elizabeth)
Hd: John F. Cavichia, SrVP&TO
PersTr: Michael B. Voth, VP&TO
TrInv: John C. Kautz, VP&TO



Member of The Summit Bancorporation

SUMMIT TRUST COMPANY
367 Springfield Ave. 07901
201/522-8431 Tr\$1.3 Bil
Hd, Tr: Bette A. Bauer, SrVP
PersTr: Robert T. Cassel, VP&TO
TrInv: Hilton Jervey, SrVP
ComTrf: William Edgar, VP&TO
TrOps: Roger A. Neff, VP&TO
EmplBen, CorpTr: Roy E. Williams, VP&TO
Nb: Lawrence F. Worden, VP&TO

UNITED COUNTIES TRUST CO.
30 Maple St. 07901
201/522-5400

Toms River

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
201/286-3390 Tr\$500 Mil
(Branches in Brick Town, Cape May Court House & Lakehurst)
Hd, CorpTr: Carl J. Lewandowski, VP&SrTO
PersTr: Harry J. Wyman, VP&TO
TrInv, ComTrf: John R. Sarle, VP&TrInvO
EmplBen: Kevin Wm. Bless, VP&SrPenTO
Nb: Gregory J. Dubnansky, VP&TO
TrOps: Michael Cifuni, VP
Tx: John R. Brown, AsstVP&TrTxO
THE HOWARD SAVINGS BANK
1415 Hooper Ave. 08753
201/349-5776
(Regional Trust Office of Livingston)
Admin: Richard J. Betz, SrTO
Nb: Thomas McAnn, AsstVP&TO

APPRAISALS PUBLIC AUCTIONS DIRECT PURCHASES

Our experience and knowledge in selling stamps and covers is recognized throughout the philatelic community as being discreet and fair. Our profusely illustrated auction catalogs, many in full color, are distributed worldwide to a large clientele. Contact us for further details.



**ROBERT G.
KAUFMANN**

Stamps
& Postal
History

P.O. Box 1895
540 Colfax Road
Wayne Township
N.J. 07470

PUBLIC AUCTIONS
New York New Jersey

NEW JERSEY (Cont'd)

★ Trenton

NATIONAL STATE BANK

Sanhican Drive & Sullivan Way 08618
609/396-4030

(Branch of Elizabeth)

PersTr: Alexander Chiemiango, AsstVP&TO

NEW JERSEY NATIONAL BANK

370 Scotch Rd. 08628

609/771-5706 Tr\$600 Mil

(Branches in Lakewood & Mount Laurel)

Hd: E. Jack Elias, SrVP

PersTr: James H. Caulfield, VP

CorpTr: Vincent J. Serock, VP

Trlnv: Thomas J. Holt, AsstVP

EmplBen: Paul Wessel, VP

TrOps: Allen W. Doll, VP

Nb: William F. Bedle, VP&SrTO

Union

UNITED JERSEY BANK/COMMERCIAL TRUST

2525 Rte. 22 07083

201/686-2128

(Regional Trust Office of Hackensack)

RegMgr: Stephen G. Cosgrove

Nb: Daniel R. Parillo, TO

Union City

HUDSON UNITED BANK

P.O. Box 29 07087

201/348-2600 Tr\$55 Mil

Hd: Frank G. Habruner, SrVP&SrTO

CorpTr, ComTrF: John F. Muller, VP&TO

CorpTr: Ernest Bisbal, TO

Trlnv: William J. Schneider, Jr., VP&IO

Wayne

FIRST FIDELITY BANK, N.A., NEW JERSEY

401 Hamburg Tpke. 07470

201/790-2316

(Regional Trust Office of Newark)

Mgr: William Caspare, VP&TO

West Paterson

MIDLANTIC

MIDLANTIC NATIONAL BANK/NORTH

P.O. Box 2177 07509

201/881-5000

(Regional Trust Office)

Hd, Trlnv: Chia-Dann Chi, VP

PersTr: Richard F. Ward, VP&TO

EmplBen: Nicholas Rohovie

Nb: George Norman, VP&TO

West Trenton

NEW JERSEY NATIONAL BANK

370 Scotch Rd. F. C. J00-0218 08628

609/771-5706

(Subsidiary of Corestates Financial Corp.)

Elmer J. Elias, SrVP

Westfield

FIRST FIDELITY BANK, N.A., NEW JERSEY

150 E. Broad St. 07091

201/565-1793

(Regional Trust Office of Newark)

Mgr: William Bogel, VP&TO

HORIZON TRUST COMPANY

206 E. Broad St. 07091

201/233-3800

(Branch of Morristown)

Mgr: Robert J. Verse, VP

Nb: Sheila M. Coronella, AsstVP

NATIONAL STATE BANK

1 Elm St. 07090

201/388-0800

(Branch of Elizabeth)

Laura Tenenbaum, AsstVP&TO

Jesse Drosdick, TO

Woodbridge

BESSEMER TRUST COMPANY

100 Woodbridge Center Dr. 07095-0983

201/855-0800 Tr\$2.0 Mil

(Branch of New York, NY)

Hd: John R. Whitmore, Pres&CEO

PersTr: Guy S. Waltman, ExecVP

Trlnv: Charles W. Hastings, ExecVP

ComTrF: Gregory C. Clark, ExecVP

TrOps: Bruce H. Bailehr, VP

Nb: Robert C. Elliott, Sr., ExecVP

NATIONAL STATE BANK

Corporate Trust Department

Corporate Financial Center 07095-0984

201/750-3636

(Branch of Elizabeth)

Bernard F. Cimo, VP&TO

Kathleen D. Gain, AsstVP&TO

Peter J. Larsen, AsstVP&TO

Woodbury

FIRST FIDELITY BANK, N.A., NEW JERSEY

2 S. Broad St. 07091

609/845-5800

(Branch of Newark)

Hd: John Riso, VP&SrTO

Woodstown

WOODSTOWN NATIONAL BANK & TRUST CO.

P.O. Box 248 08098

609/769-0040 Tr\$12 Mil

Hd: Robert R. Williams

Advertise in

TRUSTS/ESTATES

The magazine
that opens
the door to
the \$800 billion
trust market!

For rates and
information
contact:

Charles E. Lloyd
Executive Group
Publisher
(404) 256-9800

Each copy of TRUSTS/ESTATES

is read by an average of 2.8 professionals.

NEW MEXICO

Alamogordo

FIRST NATIONAL BANK
P.O. Drawer 9 88310
505/437-4880 Tr/\$1 Mil
Hd: Elvira Gavaldon, TO

Albuquerque

FIRST INTERSTATE BANK OF ALBUQUERQUE
P.O. Box 1830 87103
505/766-6330

Hd: T. K. Killian, SrVP&SrTO
PersTr: Mark Ritter, VP&TO
CorpTr: Dennis Sena, TO
EmplBen: Martha Norbury, TO
TrInv: Joni K. Pierce, VP&TO
TrOps: Noreen Kwaswan, VP

FIRST NATIONAL BANK

P.O. Box 1305 87103
505/765-4030 Tr\$200 Mil

Hd,Nb: David M. Hawkins, SrVP&Mgr
PersTr: William B. Odins, SrVP&TO
CorpTr,EmplBen: James L. Gray, VP&TO
TrOps: Betty Hogland, VP&Mgr
TrInv: David Specht, VP&TrInvO
Nb: Alfred Broad, VP

SUNWEST BANK OF ALBUQUERQUE, N.A.

P.O. Box 26900 87125-6900
505/765-2301

Hd,PersTr: Oliver Allred, SrVP&ExecTO
CorpTr: Elizabeth H. Dean, TO
TrInv,ComTrF: Dodge Shuler, VP&TO
EmplBen: Larry Harris, VP&TO
TrOps: Marilyn Bridges, AsstTO
Nb: Gerald Fitz-Gerald, SrTO

UNITED NEW MEXICO TRUST CO.

P.O. Box 1081 87103
505/765-5110 Tr\$500 Mil
(Branch in Roswell)

Hd: Maurice L. Peeples, Jr., Pres&CEO
PersTr: Sheldon Wright, SrVP&SrTO
Linda Browning, VP&TO
Robin White, AsstVP&TO
EmplBen: George H. Kuhn, SrVP&SrTO
Rafael A. Plut, AsstTO
TrInv: Robert Kirchberger, SrVP&SrTO
Nancy Spice, AsstTO
CorpTr,TrOps: Michael L. Erwin, VP&TO
Christel Garcia, AsstVP&TOpO
Donna Padilla, AsstTOpO
Comp: John S. Hawkes, VP&Comp
Nb: Patrick Darnell, SrTrConst
John Martin, SrTrConst

Artesia

FIRST NATIONAL BANK

P.O. Drawer AA 88210
505/746-3511 Tr\$23 Mil
Hd: Susan K. Holmes, VP&TO-Inv
TrOps: Pat J. Myers
Laura Pearson

Carlsbad

CARLSBAD NATIONAL BANK

P.O. Box 1359 88220
505/885-2121 Tr\$29.249 Mil
Hd,CorpTr,EmplBen,Nb: Carl Manganaro, VP&TO
TrOps: Karen Sayre, AsstCsh&TO
PersTr: Judy Montgomery, AsstCsh&TrAdm
TrInv: Ruth H. Loy, AsstVP&TO

48% of the readers of
TRUSTS & ESTATES
select investment research services.

Clovis



CITIZENS BANK OF CLOVIS

P.O. Box 1629 88101
505/769-1911 Tr\$7 Mil
Hd: Jeff Jacobs, VP&TO
TrOps: Karl E. Hecht, TO

SUNWEST BANK OF CLOVIS N.A.

P.O. Drawer 1509 88101
505/769-2222 Tr\$20 Mil
Hd,PersTr,CorpTr,Nb: Ribble Holloman, VP&TO
TrOps: Dorothy Winn, VP&AsstTO

Espanola

SUNWEST OF RIO ARriba

P.O. Box 8 87532
505/753-2155 Tr\$9 Mil
Hd: Donna J. Miller, VP&TO

Farmington

FIRST INTERSTATE BANK OF FARMINGTON

P.O. Box 4140 87499
505/326-9953 Tr\$31 Mil
Hd,PersTr: John C. Booth, VP&TO
EmplBen: Beverly Caswell, VP&TO
TrOps: Sandy Williams, TOpO

THE FIRST NATIONAL BANK

P.O. Box 540 87499
505/325-4583 Tr\$215 Mil
Hd: T. W. Bond, ExecVP&TO
Catherine Boyd, AsstTO

Gallup

UNITED NEW MEXICO TRUST CO.

P.O. Box 279 87301
505/863-9511 Tr\$6 Mil
Hd: Lonnie Hamilton, Pres&CEO

Hobbs

FIRST INTERSTATE BANK OF LEA COUNTY

P.O. Box 400 88240
505/397-6650 Tr\$50 Mil
Hd: June Blankenship, TO
Kerri Frizzell, AdmAsst

UNITED NEW MEXICO BANK AT LEA COUNTY

P.O. Box 5614 88241
505/397-3271 Tr\$43 Mil
Hd: Lucille Dailey, SrVP&TO

Las Cruces

FIRST NATIONAL BANK OF DONA ANA COUNTY

P.O. Drawer FNB 88004
505/526-7340 Tr\$84 Mil
Hd: Thomas N. Mobley, Jr., SrVP&TO
PersTr: Jennie Alvidrez, AsstVP&TO
Gloria Maggard, AsstTO
EBA,CorpTr,TrOps: Jeanne K. Coleman, VP&TO
TrInv,ComTrF: Rodney A. Chamness, VP&TO
WESTERN BANK
201 N. Church St., P.O. Box 457 88004
505/526-5544 Tr\$15.0 Mil
Hd: Kimberick F. Hayner, SrVP&TO
Liz Sparks, AsstTO

Los Alamos

FIRST NATIONAL BANK OF SANTA FE

1910 Trinity Dr., P.O. Box 1110 87544
505/662-4155
(Branch of Santa Fe)
Mgr: Larry Schissel, VP

Lovington

LIBERTY NATIONAL BANK

P.O. Box 1627 88260
505/396-2831 Tr\$13 Mil
Hd,PersTr,TrInv,EmplBen: Rita R. Power, VP&TO
Vikki Clark, AsstTO
TrOps: Ruby Deitz

Roswell

FIRST INTERSTATE BANK OF ROSWELL

P.O. Box 2057 88201
505/625-5295

Hd: Steven B. Bell

UNITED NEW MEXICO BANK OF ROSWELL

400 N. Pennsylvania Ave. 88201
505/622-3441
(Trust Office of Albuquerque)
BrMgr: Sylvian Gillespie, VP&TO
Dixie Edwards, AsstVP&TO

★ Santa Fe

BANK OF SANTA FE

P.O. Box 2027 87504
505/984-0464 Tr\$19 Mil
Hd: James C. Leopold, SrVP
CorpTr: Thomas Bustamante
TrOps: M. Ruth Center
TDP: Rod McNamara

BANQUEST/FIRST NATIONAL BANK OF SANTA FE

P.O. Box 609 87504
505/984-7400 Tr\$700 Mil
(Branch in Los Alamos)
Hd,PersTr,CorpTr: G. Pat McCarty, VP&SrTO
Prob,Nb: Jack L. Hauchen, VP&TO
PersTr,Adm: Pam Martin, AsstVP&TO
Frances C. De Baca, AsstVP&TO
CorpTr: C. Olivas, AsstVP&TO
Jane Monfort Fields, AsstTO
TrOps: Jerry Pogemiller, AsstVP&TOpO

FIRST INTERSTATE BANK OF SANTA FE, NatAssn

P.O. Box 969 87501
505/982-3671 Tr\$140 Mil
Mgr,PersTr: Mildred L. Hermetet, VP&TO
UNITED NEW MEXICO TRUST COMPANY
77 St. Michaels Dr. 87502
505/471-1441
(Trust Office of Albuquerque)

Silver City

THE AMERICAN NATIONAL BANK

12th & Pope Sts. 88061
505/538-5302
Hd: Cash Skorda, Pres,ChmBd&TO

77% of the readers of

TRUSTS & ESTATES

select an estate appraiser or
auctioneer.*

*Readex

TRUSTCOMPARE

The definitive standard of trust profitability, productivity, pricing, and sales analysis.

40 BROAD STREET
NEW YORK, NY 10004
(212) 968-9214
P.O. BOX 970
NILES, MI 49120
(616) 684-3300

NEW YORK

★ Albany

FIRST AMERICAN BANK OF NY

50 State St. 12207
518/445-1309 Tr\$200 Mil
(Branch in Amsterdam)
Hd: David H. Murch, VP&TO
TrInv: John W. Meyer, AsstTO
EmplBen: Thomas P. White, TO
TrOps: Diane M. Welsh, AsstTO

KEY TRUST COMPANY

(Corporate Headquarters and Eastern Region)
60 State St. 12207
518/447-3701 Tr\$1.8 Bil
(Branch offices in Binghamton, Buffalo, Hauppauge-Long Island, Jamestown, Kingston, Olean, Syracuse & Watertown)
Richard F. Sonneborn, ChmBd
Hd: Henry M. Gridley, Pres&CEO
Peter A. Farrell, ExecVP&ChInvStrat
John P. Warnick, ExecVP&Treas
H. Douglas Barclay, Sec&CorpCoun
MktgSls: Paul C. Atkinson, ExecVP-WesternDiv
MktgSls, PersTr: William C. Francher, ExecVP-CentralDiv
MktgSls, Corp&Inst: George H. Elferink, ExecVP-EasternReg
TrOps: Edward A. Andrews, SrVP

NORSTAR TRUST COMPANY

69 State St. 12201
518/447-4231 Tr\$2.0 Bil
Eastern Region
(Branches in Amsterdam, Hudson, Kingston, Newburgh, Ogdensburg, Plattsburgh, Rome, Schenectady, Troy & Utica)
MgrEastReg: Marvin R. Rotenberg, ExecVP
PersTr: Richard F. Galvin, VP&SrTO
TrInv: John J. Quinlan, VP
EmplBen: Carolyn Anderson, TO

UNION NATIONAL BANK

State Street Centre, 80 State St. 12207
518/270-1350 Tr\$150 Mil
Hd, Nb: Simon J. Aman, VP&TO
PersTr: Iva M. Riordan, TO
EmplBen, PersTr: Gregory M. McConeahy, AsstVP&TO
TrOps: Mary B. Golden, TopO

Amsterdam

NORSTAR TRUST COMPANY

56 E. Main St. 12010
518/842-2211
(Branch of Eastern Region)
Nb: William V. O'Connor, VP

Andes

THE NATIONAL BANK OF DELAWARE COUNTY

Main St. 13731
914/676-3115
(Branch of Walton)

Auburn

NORSTAR TRUST COMPANY

120 Genesee St. 13021
315/253-2731
(Branch of Western Region)
Mgr: Waller Lowe, VP

Bath

BATH NATIONAL BANK

44 Liberty St. 14810
607/776-9661 Tr\$5 Mil
Hd, PersTr, TrInv, EmplBen, Nb: Delos S. Billings, VP&TO
TrOps: Mary Cryslar

Beacon

THE FISHKILL NATIONAL BANK

200 Main St. 12508
914/471-1711 Tr\$1.610 Mil
Hd, PersTr, TrInv, Nb: Joseph P. Jordan, Pres&TO
TrOps: Sharon J. Vaughn, AsstTO

Binghamton

CHASE LINCOLN FIRST BANK, N.A.

(First City Division)
P.O. Box 700 13902
607/772-2261 Tr\$389 Mil
Hd: Douglas R. Johnson, SrVP&TO
Christine Blythe, AsstVP&TO
Harry J. Newbury, TO
Jo B. Newton, AsstVP&TO
EmplBen: Richard W. Brearton, III, AsstVP&TO
Inv: John P. Riesbeck, VP&SrIO
TrOps: Mary S. Monigomery, TO

KEY TRUST COMPANY

59 Court St. 13901
607/772-8000
(Branch of Syracuse)
Hd: William C. Francher
MARINE MIDLAND BANK, NatAssn
1 Marine Midland Plaza 13902
607/772-5521
(Branch of Midstate Region, Syracuse)
Mgr: Douglas F. Bissonette, VP&TO
TrInv: Benedict R. DiLorenzo, IO

Bronxville

BARCLAYS BANK OF NEW YORK, N.A.

(Trust Dept.)
132 Parkway Rd. 10708
914/337-3191 Tr\$388 Mil
(Branch in Great Neck)
Hd: Alfred V. Van Beuren, Jr., VP&SrTO
PersTr: James A. Sutton, VP&TO
Nb: John Van Cockcroft, Jr.
Douglas J. Boyle, TFSO
TrOps: Dolores Benisatto, TopO
TrInv: Patrick R. Mooney, VP
EmplBen: Joseph S. Montelle

Buffalo

KEY TRUST COMPANY

(Western Division; Corporate Headquarters Albany)
284 Main St. 14202
716/847-7746
Hd: Paul C. Atkinson, ExecVP
TrInv: James P. Julian, GpVP

TRUST &
INVESTMENT
SERVICES



MANUFACTURERS & TRADERS TRUST CO.

1 M&T Plaza 14240
716/842-5547 Tr\$552 Mil
(Branch in New York City)
Hd: Harry R. Stainbrook, ExecVP
TrOps, TrAdmin: Duane E. Lee, II, VP
MARINE MIDLAND BANK, NatAssn
(Western Region Dept.)
P.O. Box 803 14240
716/841-4108
(Branch in Jamestown)
Hd: Richard C. Landel, RegDir
PersTr: Bruce Glor, VP
TrInv: Edgar Muth, VP

NORSTAR TRUST COMPANY

10 Fountain Plaza 14202

716/847-7344

(Branch of Western Region)

Mgr: James V. D'Amico, SrVP

PersTr: Selby R. Smith, AdmVP&TO

TrInv: Gregory E. Frey, VP

EBAstMgr: Phyllis J. Gutberlet, AsstVP

Nb: James A. Cammarata, VP

Canajoharie**CENTRAL NATIONAL BANK**

24 Church St. 13317

518/673-3243 Tr\$9 Mil

Hd: Edward W. Spraker, VP&TO

Canandaigua**CANANDAIGUA NATIONAL BANK & TRUST CO.**

72 S. Main St. 14424

716/394-4260 Tr\$79 Mil

Hd, TrInv: George W. Hamlin, Pres&TO

PersTr: Richard H. Hawks, Jr., VP

TrInv: Gregory S. MacKay, VP

TrOps: Donna Crudele

CHASE LINCOLN FIRST BANK, N.A.

130 S. Main St. 14424

716/394-5500

(Branch of Rochester)

Hd: Richard Exton, VP&TO

Canton**THE ST. LAWRENCE NATIONAL BANK**

45-49 Court St. 13617-0509

315/386-4553, Ext. 248 Tr\$23 Mil

Hd: Rhoda A. Harrington, TO

TrInv: T. Niles, VP&TrInvO

TrOps: C. Camp

Corning**CHASE LINCOLN FIRST BANK, N.A.**

P.O. Box 18 14830

607/962-4633

Hd: Thomas J. Hart, AsstVP

NORSTAR TRUST COMPANY

5-9 E. Market St. 14830

607/962-2481

(Branch of Western Region)

Barbara Works, TrAdm

Cortland**FIRST NATIONAL BANK**

65 Main St., P.O. Box 5430 13045

607/756-2831 Tr\$25 Mil

Hd: Charles A. Gibson, SrVP&TO

John A. Poli, AsstTO

Elmira**CHEMUNG CANAL TRUST CO.**

One Chemung Canal Plaza, P.O. Box 1522 14902

607/737-3711 Tr\$450 Mil

Hd: Robert J. Hodgson, SrVP

PersTr: Willis L. Minch, VP&SrTO

TrInv: Joseph J. Toscone, VP&SrTrInvO

EmplBen: Celo S. Patterson, VP

TrOps: Jane H. Adams, TO

77% of the readers of

TRUSTS & ESTATESrefer trust and estate
business to banks.**Support Memorial Sloan-Kettering Cancer Center...
You will be giving the gift of hope.**

Our mission is the control, cure, and prevention of cancer. If you have a client interested in supporting our efforts through a bequest, trust or gift of property, encourage them to contact the nation's preeminent private cancer center.

Memorial Sloan-Kettering Cancer Center

1275 York Avenue NY NY 10021

attn: T. Peter Anderson (212) 207-3517



OUR BANK
REFERENCES
ARE SOUND

— very sound indeed, since, for over 25 years, we have earned an enviable reputation as leaders in the executive placement and recruiting of Trust and Investment personnel. This leadership, supported by our growth throughout the country, has assured us of having outstanding openings and candidates as well. Send your resume in strict confidence: All fees paid . . .

**don Howard personnel**

135 William St., N.Y. 10038 (212) 227-9000

THE NATION'S HEADQUARTERS FOR TRUST BANKING PERSONNEL

Retarded children CAN be helped

More than 600,000 mentally retarded persons in NY State are getting help from us.

Now we need *your* help in directing bequests and trusts.

And, for your clients who must provide for the welfare of their *own* retarded children, please write for our valuable booklet, "Wills and Trusts for Parents of Retarded Children."

NEW YORK STATE**ASSOCIATION FOR RETARDED CHILDREN, NEW YORK CITY CHAPTER**

200 PARK AVENUE SOUTH, NEW YORK, NY 10003

(212) 254-8203

**WHERE THERE'S A CLIENT'S WILL,
SAVING HOMELESS PETS
MAY BE THE WAY...**

Instead of destroying lost or abandoned pets, our non-profit shelter finds them new homes. Last year we saved over 43,000 dogs and cats.

If you think a client may want to leave a bequest for homeless animals, please call our president, Dave Ganz, at 516-883-7518, or write him at
NORTH SHORE ANIMAL LEAGUE
750 Port Washington Boulevard
Port Washington, NY 11050



DIABETES RESEARCH, A LIVING LEGACY



Mary Tyler Moore
International Chairperson

Diabetes, with its complications, is the third leading cause of death by disease in the U.S. and Canada.

However, thanks to research, great advances are being made. During the past decade, the Juvenile Diabetes Foundation International has funded more diabetes research than any other private agency in the world.

Your clients can leave a living legacy by contributing to the research programs of the Juvenile Diabetes Foundation in its search for a cure. For information:

Planned Giving Office
JUVENILE DIABETES FOUNDATION INTERNATIONAL
432 Park Avenue South
New York, N.Y. 10016—(212) 889-7575

Griffin & Howe

The finest in firearms since 1923

For professional appraisal and legal disposal of virtually all makes of rifles and shotguns, Griffin & Howe is uniquely suited to the servicing of estates. Individual pieces and large collections are afforded the same meticulous consideration. Premier gun dealers for over sixty years, and the gun department for Abercrombie & Fitch for thirty-eight years.

Please direct your inquiries to
Mr. William A. Ward, president.

212-921-0980
36 West 44th Street, Suite 1011
New York, NY 10036



201-766-2287
33 Claremont Road
Bernardsville, NJ 07924

Stamps, Coins, Diamonds, Jewelry, Art, Antiques

When you find yourself in a position to dispose of any of the above assets, we suggest you contact the leading specialist in all those fields—

Regal Galleries of New York

Our experienced and qualified staff will discuss outright purchase or an expert appraisal. We will immediately travel anywhere in the country to view important holdings.

Call us toll free 1-800-772-0054

(In New York State 1-212-689-1919)

Prompt and courteous service guaranteed

REGAL GALLERIES, INC.

379 Fifth Avenue
New York, N.Y. 10016

Members: ASDA, IF SDA, APS, ARA, SOP, AAD, ETC.



Vested Interest . . .

GREENE PERSONNEL CONSULTANTS specializes in conducting discreet confidential searches for small Trust Departments — (up to 500 million).

Candidates include: Trust Department Head; New Business Development; Employee Benefits; Charitable Trust; Trust Administration; Estate Settlement; Trust Investment/Portfolio Management; Estate Planning and Trust Taxation; Operations.

Call us in confidence at (401) 272-4472.

GREENE PERSONNEL CONSULTANTS
1009 FLEET BANK BUILDING
PROVIDENCE, RI 02903

NEW YORK (Cont'd)

Endicott

ENDICOTT TRUST CO.

35 Washington Ave. 13760

607/757-2543 Tr\$65 Mil

Hd.Nb: William L. Nesbitt, VP&SrTO

TrAdm: Judy Micha, VP&TO

TrOps: Theo Robbins

TrInv: Janet Wilkins, TrInvO

Franklin

THE NATIONAL BANK OF DELAWARE COUNTY

Main St. 13775

607/829-5200

(Branch of Walton)

Garden City

THE BANK OF NEW YORK

(Long Island Region)

82 Seventh St. 11530

516/274-2510 Tr\$200 Mil

Hd: Robert Darbee, VP

TrInv: John Lipart, VP

EmplBen: William Tuttle, VP

NORTH FORK BANK & TRUST CO.

61 Hilton Ave. 11530

516/747-2030

(Branch of Mattituck)

Francis V. Liantonio, VP&TO

Sharon Pazienza, TO

Geneva

CHASE LINCOLN FIRST BANK,N.A.

5 Seneca St. 14456

315/789-7700

(Branch of Rochester)

Hd: Gary F. Shultz, VP&TO

Glen Cove

NORSTAR TRUST COMPANY

9-13 Glen St. 11542

516/759-3420 120 Mil

Downstate Area

(Offices in Glen Cove & Manhattan, New York)

Hd: Gayle K. Matthews, SrVP&Mgr/Downstate

Area

PersTr: Edward Rudawitz, TO

TrInv: Raymond Lanas, Jr., VP&IO

EmplBen: Peter A. Holtberg, VP&TO

Nb: Donald B. J. Smith, VP&TO

Glens Falls

FIRST NATIONAL BANK

P.O. Box 311 12801

518/792-1151 Tr\$200 Mil

Hd,PersTr: G. Nelson Lowe, SrVP&TO

TrInv: Carter A. White, VP&IO

TrOps: Sheila M. Vincent, TO&O

GLENS FALLS NATIONAL BANK & TRUST CO.

250 Glen St. 12801

518/793-4121 Tr\$166.6 Mil

Hd: Stanley A. Frederick, Jr., Exe:VP&TO

PersTr: Thomas C. Curran, VP&TO

CorpTr: Barbara J. Purdy, AsstTO

TrInv: Thomas L. Hoy, SrVP

EmplBen: James W. Brown, III, TEBO

TrOps: John B. Corcoran, Jr., TO

50% of the readers of

TRUSTS & ESTATES

select computer and
financial services.

Gloversville

CITY NATIONAL BANK & TRUST CO.

P.O. Box 873 12078
518/773-7911 Tr\$4.8 Mil
Hd: George A. Morgan, VP&TO

FULTON COUNTY NATIONAL BANK & TRUST CO.

P.O. Box 793 12078
518/725-3181 Tr\$5 Mil
Hd: Simon J. Aman, VP&TO

Hauppauge, L.I.

KEY TRUST COMPANY

199 Main St. 11782
516/434-9306
Meg Lupardo, BDO

NORTH FORK BANK & TRUST COMPANY

1455 Veterans Hwy. 11788
516/348-7345
(Branch of Mattituck)
George N. Graf, Jr., VP
Theodora N. Lourekas, VP
Marianne Bomonte, TO

Hornell

STEBEN TRUST CO.

P.O. Box 647 14843
607/324-5010 Tr\$32 Mil
Hd: Jon F. Cleveland, VP&TO
Janice A. Wood, AsstTO
Barbara Z. Whiting, AsstTO

Hudson

NORSTAR TRUST COMPANY

561 Warren St. 12534
518/828-1518
(Branch of Eastern Region)
Nb: Paul R. Loucks

Ithaca

NORSTAR TRUST COMPANY

202 The Commons 14850
607/273-2331
(Branch of Western Region)
Brent K. Stephens, VP&Mgr
TrInv: William J. Kunda, AsstVP

TOMPKINS COUNTY TRUST CO.

The Commons 14850
607/373-3210 Tr\$117 Mil
Hd: Donald Stewart, SrVP&SrTO
PersTr: James Hulbert, VP, TO&CorpSec
Som Brewer, AsstVP&TO
EmplBen: Linda Carlton, AsstTO
Est: Patricia Pullman, AsstTO
TDP: Nancy McKittrick, TOpO

Each reader of
TRUSTS & ESTATES
spends 1.3 hours
reading each issue.

Jamestown

CHASE LINCOLN FIRST BANK, N.A.

(First National Division)
2 E. Third St. 14701
716/483-4827 Tr\$87 Mil
Hd: PersTr, TrInv, Nb: Jon A. Saff, VP&TO
PersTr, Nb, TrInv: Robert F. Rohm, Jr., VP&TO
TrOps, PersTr: Edith T. Bensink, AsstVP&TO

KEY TRUST COMPANY

202 N. Main St. 14701
716/661-3542
(Branch of Buffalo)
Hd: Paul Atkinson, ExecVP

MARINE MIDLAND BANK, NatAssn

201 N. Main St. 14701
716/661-2021 Tr\$65 Mil
(Branch of Western Region, TrDept, Buffalo)
Randy M. Ordines, AsstTO

NORSTAR TRUST COMPANY

205 N. Main St. 14701
716/644-2010
(Branch of Western Region)
Nb: James A. Cammarata, VP

Kingston

KEY TRUST COMPANY

27 Main St. 12401
914/331-2400
(Branch of Albany)
Hd: Earle H. Foster, VP&TO
Admin: Ann M. Naccarato, TO

NORSTAR TRUST COMPANY

635 Broadway 12401
914/331-5350
(Branch of Eastern Region)
Hd: James J. Calnon, VP&TO
PersTr: Theresa M. Michael, AsstTO

Little Falls

HERKIMER COUNTY TRUST CO.

501 E. Main St. 13365
315/823-0300 Tr\$20 Mil
Hd: Peter J. Coleman, AsstVP&TO

Mattituck

NORTH FORK BANK & TRUST CO.

P.O. Box 1439 11952
516/298-8586 Tr\$125 Mil
(Branches in Garden City & Hauppauge)
Hd: Joseph E. Wozny, Jr., SrVP&SrTO
PersTr: Francis V. Lantonio, VP&TO
TrInv: George N. Graf, Jr., VP
EmplBen, Nb: John C. Sansone, VP
TrOps: Jacqueline Zuhoski, TO

Middletown

ORANGE COUNTY TRUST CO.

75 North St. 10940
914/343-3125 Tr\$135 Mil
Hd, TrInv: Frank E. Smith, VP&SrTO
PersTr, EmplBen, TrOps: Edward M. Klussman, TO
Nb: Richard Foote, AsstTO
Stella K. Lemmon, AsstVP&TO

New York City

AMERITRUST COMPANY OF NEW YORK, N.A.

5 Hanover Sq., 10th Fl. 10004
212/943-3950/51
(Affiliate of Cleveland, OH)
Hd: William T. Renz, Chm
Donald Sprenger, Pres
Robert Krol, VP/Mgr

In Ges We Trust..

Our dedication to our clients far exceeds the norm.

We offer a unique, personalized relationship with our clients for placement throughout the entire trust community:

- Corporate Trust
- Custody • Dept. Heads
- Estates • Operations
- Personal Trust
- Real Estate • Tax
- and much, much more

Perseverance, expertise and years of specialization in the banking industry have been the backbone of our success...traits that can lead to your success!

Reach out now for the future you've been looking for. Call us collect at (516) 867-0300.

ges

personnel associates, inc.

1745 MERRICK AVENUE
MERRICK NY 11566

Living Shouldn't End When Cancer Begins

There's a service that makes living with cancer more livable: **CANCER CARE.**

CANCER CARE is people helping people. Through counseling, we help provide strength and hope to cancer patients and their families. Our professional staff provides support and guidance in dealing with the emotional and financial problems of cancer.

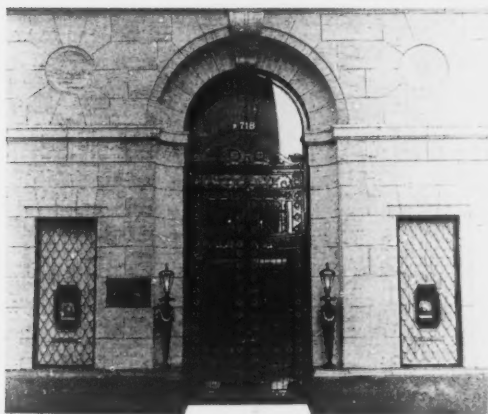
CANCER CARE. It's people helping people to go on living.

For over four decades this agency has been a vital resource, charging no fees for its services. Please encourage your clients to continue supporting our efforts through their annual gifts, bequests and trusts.

For information write or call: Director of Development, Cancer Care, Inc. and the National Cancer Care Foundation, 1180 Sixth Avenue, New York, New York 10036 (212) 221-3300.

We purchase estate jewelry...
one piece or a collection.

Harry Winston Inc.



718 Fifth Avenue NYC 10019 212-245-2000 ext 225

THE LIGHTHOUSE . . .

Cultivating Excellence



To plan a gift or bequest, write or call:

Anne Sweazey
Associate Executive Director for Development
The Lighthouse, The New York Association for the Blind
111 East 59th Street
New York, NY 10022
212 355-2200

Actress Shirley MacLaine joined The Lighthouse to present the annual Lighthouse Career Incentive Awards to superior students including Cecelia Caruso, a visually impaired mother and grandmother. Cecelia received a grant to continue her graduate studies in political science.

A gift to The Lighthouse helps to cultivate excellence among the thousands of blind and visually impaired people we serve.

NEW YORK (Cont'd)

New York (Cont'd)

ATLANTIC BANK OF N.Y.

960 Avenue of the Americas 10001
212/695-5400

Hd: R. C. Faruolo, TO

TrOps: Joan Dalton, TrAdm

BANCO CENTRAL OF NEW YORK

50 Broadway 10004

212/785-0700 Tr\$69 Mil

Hd: Jose Luis M. Dominguez de Posada, VP&TO

TrOps: Barbara Himmer, TOPO

BANK LEUMI TRUST CO. OF N.Y.

120 Broadway 10271

212/602-9321 Tr\$50 Mil

Hd: Kathleen Kelly, 1stVP

THE BANK OF NEW YORK

48 Wall St. 10015

212/495-1093 Tr\$13.8 Bil

(Branches in Garden City, Newburgh & White Plains; Affiliate in Miami, FL)

Hd,TrInv: Douglas F. Adams, ExecVP

PersTr: Joseph C. Hoopes, SrVP

James L. Neff, VP

CorpTr: Sheldon Harrison, ExecVP

TrInv: Charles Goodfellow

ComTrF: Joseph D. Consentino, A.S.

EmplBen: Barbara Douglas, VP

TrOps,TDP: Thomas Perna, VP

Nb: James L. Farrell, VP

THE BANK OF NOVA SCOTIA TRUST CO. OF NEW YORK

67 Wall St. 10005

212/208-6756

Hd: G. E. Timmes, Sec&TO

BANK OF TOKYO TRUST CO.

100 Broadway 10005

212/766-7756

Mgr: Shinichi Kinoshita, VP

CorpTr: Joe Bugay, VP

TrInv: Charles E. Ryan, VP

ComTrF,EmplBen: Kozo Hayase, AsstVP

Dennis Demitropoulos, AsstVP

TrOps: John Penhale, VP

Donald Birstler, AsstVP

Nb: Masao Hasegawa, AsstVP

BANKERS TRUST CO.

280 Park Ave. 10017

212/250-2500 Tr\$60.5 Bil

(Branches in White Plains, Palm Beach & Los Angeles. Registered Investment Advisors in Greenwich, CT, Chicago and Los Angeles - Subsidiaries in London & Tokyo)

Hd: Edward A. Lesser, ExecVP

Fid&SecSvcs: Peter E. Lengyel, ExecVP

GFS: Allan C. Martin, SrVP

CorpTr: Robert I. Landau, SrVP

SecurSvcs: Jay J. Wilder, SrVP

InvMgtInstlt: H. Kent Atkins, ExecVP

PvtBk: Neal F. Finnegan, ExecVP

Internat'lPersTr: Barbara S. Thomas, SrVP

PersTrInv: William J. Wilkie, VP

InvAdv: Catherine M. O'Connor, VP

BESSEMER TRUST COMPANY, NatAssn

630 Fifth Ave. 10111

212/708-9141 Tr\$3.5 Bil

(Branches in Washington, DC & London, England)

Hd: John R. Whitmore, Pres&CEO

PersTr: Guy S. Waltman, ExecVP

TrInv,EmplBen: Charles W. Hastings, ExecVP

ComTrF: Gregory C. Clark, ExecVP

TrOps: John L. Fox, ExecVP

Nb: Robert C. Elliott, SrExecVP

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF NEW YORK

1230 Avenue of the Americas, 8th Fl. 10020

212/586-1808

(Branch of Boston, MA)

Edward F. Fisher, Pres

BROWN BROTHERS HARRIMAN TRUST COMPANY

63 Wall St. 10005

212/493-8000

John F. King, ExecVP

**CANADIAN IMPERIAL BANK OF COMMERCE
(NEW YORK)**

20 Exchange Place 10005
212/825-3122

Hd: W. W. O'Connell, II, SrVP
CorpTr: M. A. Lorenzo, VP
TrOps: R. Ippolito, TO



THE CHASE MANHATTAN BANK, NatAssn

1211 Avenue of the Americas 10036

212/730-3000 Tr\$36.0 Bil

(Branch office in Palm Beach, Florida and Trust
Company in California with offices in Los
Angeles & San Francisco)

Chase Investors Management Corporation:

J. Richard Zecher, SrVP

Global Custody:

Marshall N. Carter, SrVP

Institutional Trust:

Ernest L. Loser, SrVP

Pension Trust Securities Services:

Susan W. Schoon, SrVP

Private Banking International:

Peter J. Holzer, SrVP

U.S. Private Banking:

Leslie E. Bains, SrVP

*The Directory of Trust Institutions is
included in a T&E subscription!*

**RIOTTO-JONES, INC.
EXECUTIVE SEARCH**

Nine experienced Trust & Investment Professionals
devoted exclusively to
Trust & Investment placements...nationally.

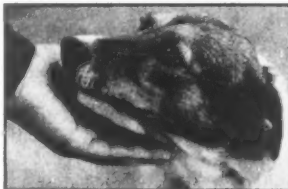
CONTACT: Anthony R. Riotto or Roger H. Jones

Tel. (212) 697-4575 Fax (212) 370-9395

310 Madison Ave., Suite 730, New York, NY 10017

**The Humane
Society of N.Y.**

*For once, money
can buy love*



Since 1904, the Humane Society of New York has been helping city animals in need. Currently, more than 20,000 animals a year are brought to us. Some receive medical care which would be denied them if our low-cost veterinary clinic did not exist. Others are given refuge in our Adoption Center, with no time limit, until loving homes are found. We maintain a spay/neuter clinic, and reach out to the community through humane education programs and nursing home visits.

Your bequests and planned gifts will help us continue our work. Contact:

Susan Richmond
The Humane Society of New York
306 East 59 Street
New York, NY 10022

MASTERSON & O'CONNELL, INC.

INCORPORATING NEW YORK APPRAISAL CORP.

foremost in
**ESTATE & INSURANCE
APPRAISALS**
for fifty years

NEW YORK

1440 Broadway
New York, NY 10018
212-869-2800

LONDON

Gurr Johns & Angier Bird
14 Pall Mall, London SW1Y5LU
011-44-1-839-4747

Career Bankers®

R.P. CLARKE PERSONNEL, INC.
SYRACUSE, NEW YORK

You can TRUST us to handle your career advancement or recruitment needs in a professional and confidential manner.

- DEPARTMENT HEADS
- ADMINISTRATORS
- NEW BUSINESS OFFICERS
- PORTFOLIO MANAGERS
- TAX SPECIALISTS
- CORPORATE TRUST OFFICERS
- INVESTMENT OFFICERS

YES...

Chances are that we do have or could find an opening in your field of expertise in the geographical area you desire. Why not send us your resume and find out?

CAREER BANKERS

100 MAIN STREET
CAMILLUS, NEW YORK 13031
ALL FEES EMPLOYER PAID
315-672-8131



THE COMMUNITY SERVICE SOCIETY OF NEW YORK

A 140 year old social welfare agency working to alleviate the causes of poverty and empower low-income New Yorkers.

CSS FIGHTS POVERTY THROUGH:

- Research
- Legislation
- Advocacy
- Community Development
- Service to Poor Communities

Your clients can leave a lasting legacy by supporting the Community Service Society of New York.

FOR INFORMATION PLEASE CONTACT:

Director of Individual Giving
Community Service Society of New York
105 East 22nd Street
New York, N.Y. 10010
(212) 614-5408

NEW YORK (Cont'd)

New York (Cont'd)

CHEMICAL BANKING CORPORATION CHEMICAL BANK

30 Rockefeller Plaza 10112
212/621-2642 Tr\$10.7 Bil

PRIVATE BANKING DIVISION

MngDir: Carol J. Parry, SrVP
TRUST AND ESTATES

Mgt: Gary M. Sherman, SrVP
Hd: Sherwood L. Monahan, VP
Admin: Steven P. Borneir, VP
James N. Donaldson, VP
Diane McGuire, VP
Mary Anne Kraus, VP
INVESTOR SERVICES

Mgt: Gary M. Sherman, SrVP
INVESTMENT AND CAPITAL MANAGEMENT CORP.,

Rolling Meadows, IL:

Jack A. Pirrie, Pres

VAN DEVENTER & HOCH, INC., Glendale, CA:

John L. Hoch, Chm

Richard A. Snyders, Pres

BROWN & COMPANY, Boston, MA:

George A. Brown, Pres

CUSTODY SERVICES

Admin: Daniel P. McKay, VP
Yoke Trentacosta, VP

Nb: Robert J. Lockwood, VP

THE PORTFOLIO GROUP, INC., New York, NY:

Thomas F. Hodgman, Pres

James M. O'Donnell, SrVP

InvPol: Timothy Morris, ExecVP

DOMESTIC PRIVATE BANKING

Mgt: John R. Fox, SrVP

CITIBANK, NatAssn

Cne Citicorp Center, 153 E. 53rd St. 10043

212/559-1000 Tr\$34.4 Bil

INDIVIDUAL BANK

Private Banking Group

David E. Gibson, SrVP

PBG-US/Investment Division

Hd: Stewart B. Clifford, SrVP

Inv: Lyman Frieze, VP

TrEst: James Carey, VP

Sls&Nat'Exp: Richard E. Foley, VP

Fiduciary

Trust

International

FIDUCIARY TRUST CO. INTERNATIONAL

Two World Trade Center 10048

212/466-4100 Tr\$15.539 Mil

Hd: Lawrence S. Huntington, Chm

Henry H. Moulton, VChm

L. F. Boker Doyle, Pres

James E. Deane, ExecVP&GenCoun

IndInv: Bennett L. Fisher, SrVP

Tr&Est: Robert F. Phelps, VP&TrCoun

Donald F. Stubbs, VP&TrCoun

TrAdmin: Robert Mattson, VP&TO

EmplBen: Marsha Pierson, VP

Nb: George J. Mullen, SrVP

Jane E. Goldsmith, BDO

Cust: Ronald H. Wood, SrVP

Res: Henry Thompson, SrVP

Tax: Thomas Marilyn, VP

Ops: David K. Stone, ExecVP

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

FIRST FIDELITY TRUST COMPANY NEW YORK

20 Broad St. 10005

(Affiliate of First Fidelity Bank, N.A., Newark, NJ)

Charles E. Hoas, Pres

Michael B. Watson, SrVP

Richard Schmude, SrVP

IBJ SCHRODER BANK & TRUST CO.

One State St. 10004

212/858-2100 Tr\$572 Mil

Hd: Lawrence M. Chong, SrVP

EmplBen, Cust: Edgar Coster, VP

PersTr, PvtBkg: Colin A. Browning, ExecVP

CorpTr, CorpAgcy: George R. Sievers, SrVP

TrInv: Charles Porten, CIO

TrOps: John Banno, SrVP

Advertise in TRUSTS & ESTATES

The magazine
that opens
the door to
the \$800 billion
trust market!

For rates and
information
contact:

Charles E. Lloyd
Executive Group
Publisher

(404) 256-9800

IRVING TRUST

One Wall St. 10015
212/635-1111 Tr\$5.3 Bil
FIDUCIARY SERVICES GROUP

Hd: John A. Orr, SrExecVP
Tr&InvSvcs: Thomas W. Archibald, SrVP
PersTr: Janet E. Hunt, SrVP
InvRes: Gary N. Yalen, SrVP
ComTrF: Brian J. Keeney, VP
Nb: W. Michael Funck, VP

M&T BANK

654 Madison Ave., P.O. Box 40 10021
212/303-0400
(Branch of Buffalo)

MANUFACTURERS HANOVER TRUST CO.

600 Fifth Ave. 10020
212/957-1360 Tr\$35.6 Bil
(Subsidiary in Miami, FL with offices in Boca
Raton)

Private Banking and Securities Industry Division
DivHd: Lindsay Macarthur, ExecVP
PersTr: Charles B. Grimes, SrVP
PvtBnkg&InvGp: Henry E. Gooss, SrVP&ChIO
Tr&Est: John J. Kindred, III, VP
TrInv: Jerry R. Condon, VP
PersInvCoun: Beverly S. King, VP
Cust: Charles J. Ferguson, Jr., VP
TrOps: Frank Gibbs, VP
Nb-PersTr: James D. Conlon, VP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".



**MARINE
MIDLAND
BANK**



member: Hongkong Bank group

MARINE MIDLAND BANK, N.A.

250 Park Ave. 10177
212/503-6815 Tr\$5 Bil
(Regional Trust Depts. in Buffalo, New York City,
Rochester & Syracuse)

INVESTMENT SERVICES DIVISION:

Hd: Paul W. Higgins, DivExec&MngDir
MARINVEST INC: Mktg: W. Denman Zirkle, Dir

MutFdSvcs: Richard J. Loos, Dir
PRIVATE CLIENTS GROUP: Hd: Susan E. Rau, Dir
PersTr: Alan S. Trench, VP(N.Y. Region)

Robert B. Salisbury, VP(Mid-State Region)
Richard C. Landel, VP(Western Region)
Charles F. Pickhardt, VP(Rochester Region)

TrInv: Edgar Muth, VP
ComTrF: Jonathan D. Foster, VP

Nb: Cathy S. Shockey, VP
DomPvtBnkg: Bernard A. Kennedy, VP

Intern'IPvtBnkg: Antonio Suarez-Oberon,
VP(Miami, FL)

OvestMarineBrkgSvc: Robert Grossman, CEO
SECURITIES SERVICES GROUP:

Hd: William J. DuMond, GpExec
CorpTr: William P. Gaines, Dir
EmplBen: Stephen J. Hartman, Jr., VP
InsttCust: Donald J. Drohan, VP

*The Directory of Trust Institutions is
included in a T&E subscription!*

Make a Lasting Commitment to the Environment

Global warming... acid rain... ocean dumping. There are no quick-fix solutions to these problems.

The Natural Resources Defense Council needs the long-term commitment of those who share environmental and public health concerns. This will ensure the continuation of NRDC's important work in future generations, as well as our own.

NRDC's Planned Giving Program offers several creative charitable financial plans which may be of interest to you or a client of yours. For more information about this program, write or call: Barbara Cartwright, Natural Resources Defense Council, Inc., 122 East 42nd Street, New York, New York 10168. (212) 949-0049

Gifts and bequests to NRDC are tax-deductible to the donor.



Natural Resources
Defense Council

LAW & SCIENCE
FOR THE ENVIRONMENT

CHEMICALBANK

Trust and Estates

Complete will and trust services

For more information:

James N. Donaldson, Vice President
Chemical Bank Private Banking
30 Rockefeller Plaza, New York, NY 10112
(212) 621-2738
(914) 997-6265

NEW YORK (Cont'd)

New York (Cont'd)

MORGAN GUARANTY TRUST CO.

9 W. 57th St. 10019
212/826-7321 Tr\$37.5 Bil
(Subsidiary in Palm Beach)

PRIVATE BANKING DIVISION:

Hd: Daniel W. Drake, VP
PersTrAdmin: Thomas J. Sweeney, SrVP
TrInv: Harry Barbee, Jr., SrVP
ComTrF: Gerald A. Fix, VP
TrOps: William J. McGoldrick, SrVP
Nb: Richard Flender, VP
TDP: Roy J. Fredericks, VP
US&IntlPvtBnk: Alessandro Fusina, SrVP
CORPORATE TRUST & STOCK TRANSFER:
CorpTr: Ralph M. Mastrangelo, SrVP
StkTrans: Thomas W. Stanley, SrVP

NORSTAR TRUST COMPANY

56 E. 42nd St. 10017
212/907-5206
Downtown Area

Mgr: Louis S. Plaut, TO
PersTr: Lynn Bjorklund, AsstTO

NORWEST TRUST COMPANY, NEW YORK

2 Wall St. 10005
212/720-7100
(Branch of Norwest Bank, Minneapolis, N.A., MN)
Rod Calero, VP
Linda Kramer, Pres

REPUBLIC NATIONAL BANK OF NEW YORK

452 Fifth Ave. 10018
212/930-8922 Tr\$300 Mil
Hd: Robert W. Dumser, SrVP
PersTr: Joseph F. Collins, III, FVP
TrInv: Michael D. Hirsch, SrVP
EmplBen: Roger Giorgianni, AsstVP
TrOps: Anthony Fazzese, VP
Nb: George D. Roberts, III, VP
TDP: Anthony Plo, AsstVP

J. & W. SELIGMAN TRUST COMPANY

130 Liberty St. 10006
212/488-0200
Hd: William H. Hazen, Pres&CEO
PersTr,ComTrF: Theodoros V. W. Cushny, SrVP&SrTO
TrInv: Junius C. Davenport, III
EmplBen: Gary S. Lesser
TrOps,TDP: Robert J. Moriarty, VP
Nb: Robert Wyckoff

STERLING NATIONAL BANK & TRUST CO.

355 Lexington Ave. 10017
212/490-9844 Tr\$100 Mil
Hd: E. M. Greenthal, SrVP
PersTr: Ronda S. Gelb, AsstVP
TrOps: Louise A. Giampietro, TO

UNITED MISSOURI TRUST CO. OF NEW YORK

50 Broadway 10005
212/968-1990
(Branch of Kansas City, MO)
Jerry W. Burke, VP
John R. DeMarco, AsstVP

UNITED STATES TRUST CO. OF NEW YORK

45 Wall St. 10005
212/806-4500 Tr\$11.800 Bil
(Branches in Palm Beach, FL and Los Angeles, CA)
Daniel P. Davidson, Chm&CEO
H. Marshall Schwarz, Pres
AssetMgt: Jeffrey S. Maurer, ExecVP
InvPolicy: Frederick B. Taylor, Chm
PersTrAdm: Stuart K. Aisenbrey, SrVP
CorpTr: Malcolm J. Hood, SrVP
FinCoun&SltsMgt: Mary B. Lehman, SrVP

Newburgh

THE BANK OF NEW YORK

(Mid-Hudson Region)
280 Broadway 12550
914/561-8200 Tr\$200 Mil
(Branch of New York City)
Hd,Nb: Francis X. Gullivan, SrVP
TrInv: James F. Cataldo, VP
EmplBen: David Brunix, AsstTO
NORSTAR TRUST COMPANY
385 Broadway 12550
914/565-8444
(Branch of Eastern Region)
Hd: Edward W. Groth, VP&TO
PersTr,Adm: Dorothy Oberle, VP&TO
Mark P. Lasch, TO
TrInv: Thomas V. Guariono, VP
EmplBen: Nicholas Schettino, AsstTO

Norwich

NATIONAL BANK & TRUST CO.

P.O. Box 351 13815
607/334-2231 Tr\$400 Mil
Hd: John D. Roberts, SrVP
TrInv,ComTrF: John Cook, VP&TrInvO
EmplBen: Charles Lord, VP
PersTr,Nb: Richard Runyon, TO
Tax: Tony Reiss
CorpTr: Josephine Johnson, CTO
TrOps: Kathleen Swift, TopO

Ogdensburg

NORSTAR TRUST COMPANY

320 Ford St. 13669
315/393-2700
(Branch of Eastern Region)
Hd: Frank Bateman, VP&TO
PersTr: Eileen O. Hurst, AsstTO

Olean

THE EXCHANGE NATIONAL BANK

201 N. Union St., P.O. Box 690 14760
716/372-0110 Tr\$50 Mil
Hd: L. Thomas Malone, VP&TC
PersTr: Catherine B. Koebelin, AsstTO
EmplBen: Edward C. Selee, VP

KEY TRUST COMPANY

129 N. Union St. 14760
716/372-3171
(Branch of Buffalo)
Hd: Gregory K. Bump, VP&TO

Oneida

ONEIDA VALLEY NATIONAL BANK

160 Main St. 13421
315/363-4500 Tr\$16 Mil
Hd: Charles R. Stevens, VP&TO

Oneonta

WILBER NATIONAL BANK

245 Main St. 13820
607/432-1700 Tr\$188 Mil
Hd: Benjamin C. Nesbitt, VP&SrTO
PersTr: Herbert A. Simmerly, Jr., VP&TO
TrInv: Bonnie Hunt, TrInvQ
EmplBen: Priscilla Welch, TO
TrOps: Erica Decker, TopMgr

At any age... When visual impairment causes problems...

The Jewish Guild for the Blind brings solutions.

For more than 70 years, The Guild has served the needs of people with vision disabilities, regardless of age, race, creed, additional physical impairments or ability to pay.

To learn more call
212-769-6200 or write



THE JEWISH GUILD FOR THE BLIND
15 WEST 65TH STREET,
NEW YORK, NY 10023



When The Diagnosis Is Cancer And A Cure Is No Longer Possible ... There Is All The Time In The World At Calvary

Time for the care, comfort and compassion that has been the CALVARY hallmark since 1899.

CALVARY Hospital is the nation's only acute care specialty hospital dedicated exclusively to the palliative care of advanced cancer patients.



To plan a gift or bequest,
write or call:

CALVARY FUND
CALVARY HOSPITAL
1740 Eastchester Road, Bronx, NY 10461
(212) 518-2077

Owego

THE OWEGO NATIONAL BANK

203 Main St., P.O. Box 187 13827
607/687-0670 Tr\$5.9 Mil

Hd: Edward J. Wood, Jr., Pres&SrTO
Patricia P. Gorman, VP&TO
Robin A. Vergason, Sec&TO
TrOps: Vicki J. Boring

Plattsburgh

NORSTAR TRUST COMPANY

25-27 Margaret St. 12901
518/561-3100

(Branch of Eastern Region)
Hd: Arthur Higgins, TO

Poughkeepsie

DUTCHESS BANK & TRUST CO.

285 Main Mall, P.O. Box 1271 12602
914/471-2200 Tr\$43 Mil

Hd: Owen T. Clarke, Jr., VP&TO

Riverhead

SUFFOLK COUNTY NATIONAL BANK

322 Roanoke, Box 9002 11901
516/727-2600

Hd: Ralph G. Barnnuw, SrVP&TO
PersTr: Dan A. Cicale, AsstVP&TO
CorpTr: Lillian M. Spiess, AdmAsst
EmplBen: Lori E. Thompson, EBO
TrOps: Frances M. Cobb, AdmAsst

Rochester

CENTRAL TRUST CO.

44 Exchange St. 14614
716/546-4500 Tr/o\$510 Mil

Hd: Robert E. Dell, SrVP&TO
PersTr: C. John Matteson, VP&TO
TrInv: Robert E. Wittman, VP
EmplBen: James Genthner, AsstVP&TO
TrOps: Deborah Peterson, TopO
Nb: Theresa A. Mazzullo, AsstVP&TO

CHASE LINCOLN FIRST BANK, N.A.

One Lincoln First Square 14643
716/258-5200 Tr\$3.2 Bil

(Branches in Canandaigua & Geneva)

Hd: Peter O. Brown, SrVP
PersTr: Robert D. Wayland Smith, SrVP
CorpAcy: Thomas M. Miller, VP
TrInv: W. Christopher Maxwell, SrVP
EmplBen: William E. Wilson, VP
TrOps: Kenneth J. Rivenburgh
Nb: Susan F. Adsit, VP
PvtBnk: Thaddeus S. Newell, III, VP&Mgr
PersInv: Arnold J. Mori, VP

MARINE MIDLAND BANK, NatAssn

One Marine Midland Plaza 14639
716/461-7161

Hd: Charles F. Pickhardt, RegMgr
PersTr: Lawrence J. Oberlies, VP
TrInv: Phillip Martin, VP

NORSTAR TRUST COMPANY

One East Ave. 14638
716/546-9130 Tr\$1.3 Bil

Western Region

(Branches in Auburn, Buffalo, Corning, Ithaca,
Jamestown, Syracuse & Wellsville)

Hd: Sandra M. Demach, SrVP&Mgr-Rochester
Peter E. McLellan, VP&Mgr-Central NY Area
Janis V. D'Amico, SrVP&Mgr-Buffalo Area
Walter Lowe, VP&Mgr-Auburn Office
Daniel Ehrmentraut, AsstVP&Mgr-Jamestown/
Wellsville Office

PersTr: Samuel A. Curtis, VP
CorpTr: Joseph A. Gorman, VP
TrInv: Peter J. Goess, VP&Mgr
ComTrf: Kristina L. Young, CTFO
EmplBen: Louis H. Bloom, SrVP&Mgr
TrOps: Dennis Slimmer, VP
Nb: David A. Scribner, VP

Rome

NORSTAR TRUST COMPANY

200 Liberty Plaza 13440
315/337-7500

(Branch of Eastern Region)
Nb: Alfonso P. Meccariello, VP&TO

Scarsdale

SCARSDALE NATIONAL BANK & TRUST CO.

8 E. Parkway 10583
914/723-1300 Tr\$88 Mil

Hd: PersTr: Clark H. Williams, SrVP&SrTO
TrInv: W. Ward Whipple, Jr., VP&TO

Schenectady

NORSTAR TRUST COMPANY

216 State St. 12305
518/370-7609

(Branch of Eastern Region)
Hd: Henry C. Lockwood, AsstVP&TO
PersTr: Joyce C. Solberg, AsstTO
Inv: Robert L. Leslie, VP&TO

SCHENECTADY TRUST CO.

P.O. Box 380 12301
518/377-3311 Tr\$450 Mil

Hd: John E. Colley, SrVP
PersTr: James Niland, VP&TO
TrInv: William H. Milton, III, ExecVP&Sec
TrOps: Lyda LaMont, Mgr
EmplBen: P. Willsey, TO
Nb: L. Havens, Mgr
TrCom: Peter Zakriski

Smithtown

BANK OF SMITHTOWN

P.O. Box 456 11787
516/360-9357 Tr\$50 Mil

Hd: PersTr, TrInv, Nb: John Quincy Adams, VP&TO
CorpTr: Cynthia Verunac, AsstTO
EmplBen: Rosanna Dill
TrOps, TDP: Alane Moreno
Betty Santini

Staten Island

COMMUNITY NATIONAL BANK & TRUST CO.

P.O. Box 222 10306
718/351-8000 Tr\$4.5 Mil
AsstMgr: Josephine Busacca

GATEWAY STATE BANK

1630 Richmond Rd. 10304
718/979-4000 Tr\$88 Mil
Hd: John K. Daly, SrVP&TO
Adm: Catherine M. Paulo, VP&TO

***Include
Your Logo***
See Page 231

Country Auctions Inc.

9-11 43rd AVENUE
LONG ISLAND CITY, NEW YORK 11101

**AUCTIONEERS, APPRAISERS
AND CONSULTANTS
ON ESTATES DISPOSITION**

PARTIAL & ENTIRE ESTATES PURCHASED

516-666-0066 MEMBERS NEAA & NAA 718-729-0500

DID YOU KNOW?

That an investment in the
BOY SCOUTS OF AMERICA POOLED INCOME FUND
will provide you with:

- Income for your lifetime.
- Immediate income tax deduction
- Attractive return on investments
- Income for loved ones.
- Elimination of taxes on gains
- Possible estate tax savings.

GREATER NEW YORK COUNCILS, BSA

345 HUDSON ST., N.Y., N.Y. 10014

(212) 242-1100 Ext. 213

Please send me information-FREE OF CHARGE

Name _____

Address _____

City _____

State _____

Zip _____

NEW YORK (Cont'd)

Syracuse

CHASE LINCOLN FIRST BANK, NatAssn

(Syracuse Division)
One Lincoln Center, P.O. Box 4911 13221
315/424-2994 Tr\$111 Mil
Hd: Brian L. Dwyer, VP
PersTr: Robert M. Snyder, VP
TrInv: Michael V. Sees, VP
EmplBen: Alfred Dupuis, VP

KEY BANK OF CENTRAL NEW YORK

201 S. Warren St. 13202
315/470-5209-10
Hd: William C. Francher, VP&TO
PersTr: Robert W. Stephens
TrInv: Fred Pitone
EmplBen: Robert C. Hoegge, VP&TO
Nb: Stephen E. Chase

KEY TRUST COMPANY

(Central Division; Corporate Headquarters Albany)
201 S. Warren St. 13202
315/470-5202
Hd: William C. Francher, ExecVP
PersTr: Nicholas C. Brust, GpVP
TrInv: Frederick Pitone, GpVP
EmplBen: Robert C. Hoegge, VP&TO
Nb: Howard Ford, SrFPO
Stephen Chase, VP&BD/Mgr

MARINE MIDLAND BANK, NatAssn

(Midstate Region)
P.O. Box 4888 13221
315/424-3129
(Branches in Binghamton, Utica & Watertown)
Mgr: Robert B. Salisbury
Guy F. Julian, VP

PersTr: James A. Doolittle, VP
EmplBen: G. William Cummings, VP
TrInv: Robert J. McDowell, VP&IO

THE MERCHANTS NATIONAL BANK & TRUST CO. OF SYRACUSE

216-220 S. Warren St., P.O. Box 4950 13221
315/472-5561 Tr\$277 Mil
Hd: Thomas F. Ferguson, SrVP&TO
TrInv: Donald M. Mills, TO
TrOps: Barry Slosberg, TO
EmplBen: James R. Mersfelder, TO
Nb: Timothy Ellis, TO

NORSTAR TRUST COMPANY

100 Clinton Square 13221
315/424-1052
(Branch of Western Region)
Hd: Peter E. McLellan, VP&Mgr-Central NY Area
Roderick S. Broce, TO
Nb: Michael A. Brown, BDO

Troy

NORSTAR TRUST COMPANY

59 Third St. 12180
518/447-4025
(Branch of Eastern Region)
Nb: Richard F. Galvin, VP&SrTO

Utica

MARINE MIDLAND BANK, NatAssn

520 Seneca St. 13502
315/798-2174
(Branch of Midstate Region, Syracuse)
MgrTrInv: G. Leiter Doolittle, VP

NORSTAR TRUST COMPANY

268 Genesee St. 13502
315/798-2643
(Branch of Eastern Region)
Hd: Phillip K. Dorn, SrVP&TO
PersTr: Christian G. Heilmann, VP&SrTO
TrInv: Robert R. Button, VP
EmplBen: Michael E. Buckley, SrEBO
Nb: Alfonso P. Meccariello, VP&TO

Walton

NATIONAL BANK OF DELAWARE COUNTY

P.O. Box 389 13856
607/865-4126 Tr\$2.2 Mil
(Branches in Andes & Franklin)
Hd: Wayne J. Hartman, Pres&TO
PersTr, Nb: Andrea R. Paternoster,
AsstVP&AsstTO
TrOps: Lois R. Hodge, AsstTO

Watertown

KEY TRUST COMPANY

200 Washington St. 13601
315/782-3651
(Branch of Syracuse)
Hd: Robert W. Stephens, GpVP
Nb: Peter L. Salmon, FPO
Admin: Donna D. Olig, TO

MARINE MIDLAND BANK, N.A.

120 Washington St. 13601
315/785-3607
(Branch of Midstate Region, Syracuse)
John B. McNally, SrTO

Wellsville

NORSTAR TRUST COMPANY

113 N. Main St. 14895
(Branch of Western Region)
Mgr: Daniel Ehrmentraut, AsstVP

White Plains

THE BANK OF NEW YORK

(County Trust Region)
123 Main St. 10602
914/946-4000 Tr\$500 Mil
(Branch of New York City)
Hd: Edmond V. LeDonne, VP
TrInv: Alan Riecke, VP
Cust: James O'Connor, VP
Nb: John E. Dalrymple, VP

BANKERS TRUST CO.

One North Lexington Ave. 10601
914/397-8800
(Branch of New York City)
Paul Alfieri, FVP
PersTr: Paul J. Bisset, VP
TrInv: Hilary P. Donegan, VP

THE CHASE MANHATTAN BANK, N.A.

NBW Division
31 Mamaroneck Ave. 10601
914/328-8000 Tr\$650 Mil
Hd: Michael J. Hurley, VP
PersTr: Donald S. Rotzien, VP
TrInv: Harold W. Stein, VP
EmplBen: John J. Madden, PenTO
TrOps: Lynne Civita, TOpO
Nb: John N. Calley, VP

CHEMICAL BANK

6 Corporate Park Dr. 10604
914/997-6265
(Branch of New York)
Sherrie R. Dixon, TO

Woodbury

FIRST NATIONAL BANK OF LONG ISLAND

800 Woodbury Rd. 11797
516/364-3436
Hd: Dominick J. Chiar, ExecVP&SrTO
PersTr: Patrick J. Mulligan, AsstVP
TrOps, EmplBen: Susan Hempton, AsstTO

87% of the readers of
TRUSTS & ESTATES
save back issues.

NORTH CAROLINA

Ahoskie

PLANTERS NATIONAL BANK & TRUST CO.

P.O. Box 887 27910
919/332-3165
(Branch of Rocky Mount)
Farm: Robert E. Brinkley, AsstVP

Asheville

BRANCH BANKING & TRUST CO.

P.O. Box 450 28802-0450
704/252-1826
(Branch of Wilson)
Nb: Tom Jones

FIRST CITIZENS BANK & TRUST CO.

48 Patton Ave., P.O. Box 2096 28802
704/252-5321
(Branch of Raleigh)

PersTr: J. Michael Kerr, TO

Nb: Edward G. Cumming, VP&TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA

P.O. Box 2450 28802

704/253-6811

(Main Office: Charlotte)

Adm: T. J. Covington, III, VP&TO

Nb: Woodrow H. Griffin, AsstVP&TO

NCNB NATIONAL BANK

P.O. Box 1881 28802

704/251-8000

(Branch of Charlotte)

CityTrMgr: James W. Barnette, Jr., VP&TO

PersTr: C. Stephen Russell, VP&TO

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 2510 28802
704/255-2426
(Branch of Winston-Salem)
TrMgr: John C. Holderfield, VP

Chapel Hill

NCNB NATIONAL BANK

P.O. Box 570 27514
919/942-5183
(Branch of Charlotte)
CityTrMgr: Victoria D. O'Rourke, AsstVP

Charlotte

BRANCH BANKING & TRUST CO.

200 S. Tryon St. 28202
704/371-7000
(Branch of Wilson)

Frederick E. Hill, SrVP&TO

FIRST CHARTER NATIONAL BANK

1914 Brunswick Ave., Ste. 1-A 28207
704/335-1101
(Branch of Concord)

Judy A. Gardner, VP&TO

FIRST CITIZENS BANK & TRUST CO.

128 S. Tryon, P.O. Box 31727 28231
704/335-4070
(Branch of Raleigh)
PersTr, RegSupv: C. William Hunt, Jr., VP&TO
EmplBen: James P. Keift, VP
Nb: William E. Weiner, VP

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to

TRUSTS & ESTATES

FIRST UNION NATIONAL BANK OF NORTH CAROLINA

301 S. Tryon St. 28288

704/374-6299

(Personal Trust Offices: Asheville, Charlotte, Concord, Greensboro, Hendersonville, Hickory & Raleigh)

Capital Management Group:

CMGHd: Richard K. Wagoner, ExecVP

FidSvcs: W. Donald Baird, SrVP&SrTO

InvSvcs: William R. Hackney, III, VP&TO

CorpTr: John Soldati, VP&SrTO

EmplBen: Donald Johnson, VP&SrTO

TrOps: Patricia Balentine

Sls: Steve Poole, VP&TO

Deborah Carson, VP&TO

PersTrGpMgr: Roger Littell, VP&SrTO

Nb: Donald J. Hodgins, VP&TO

Glen Jackson, VP&TO

NCNB NATIONAL BANK

One NCNB Plaza, T09-1 28255

704/374-5731 Tr\$7,064 Bil

(Branches in Asheville, Chapel Hill, Charlotte, Greensboro, Greenville, Hickory, High Point, Raleigh, Wilmington and Winston-Salem. In Florida: Boca Raton, Bradenton, Ft. Lauderdale, Ft. Myers, Indian Rocks, Jacksonville, Miami, New Port Richey, Orlando, Palm Beach, Sarasota, Tampa. In South Carolina: Charleston, Columbia, Greenville and Hilton Head Island)

TrGpExec: Robert L. Kirby, ExecVP

PersTrDiv: Eugene H. Phipps, SrVP&DivExec

WesternRegMgr: Thomas A. Wellner, VP&TO

SpecTrSvcs: W. Richard Kelly, SrVP&TO

TxMgr: Wade H. Alley, Jr., VP&TO

REMGr: Charles M. Gullledge, VP&TO

BusAdvSvcs: James A. Clark, VP&TO

CorpTrDiv: Merwin L. Rogers, SrVP&DivExec

EmplBen: Peter Alan Curcio, VP

InstiCust: J. C. Blucher Ehringhaus, III, VP&TO

CorpSecur: Charles F. Hicks III, VP

Allocations: Frank Frazzitta, VP

InvMgtDiv: Donald G. Berdine, SrVP&DivExec

PersPfalMgt: Stephen Battle, VP

CorpPfalMgt: Edwin C. Riley, VP

InvSvcs: Steven W. Duff, VP

Trading: Wendy S. Beaver, VP

BusDevDiv: David J. Cathcart, SrVP&DivExec

CorpTr, BD: Mark S. Coltrin, VP

REInv: Floyd T. Boyce, SrVP

TrOps: James A. Hullender, SrVP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA

200 S. College St., P.O. Box 33849 28203

704/338-5590

(Regional Trust Dept. of Lumberton)

George E. Collins, Jr., VP&TO

Cindy R. Bunch, TO

UNITED CAROLINA BANK

212 S. Tryon St. 28281

704/372-9938

(Branch of Whiteville)

RegMgr: Ronald Karolyi, VP

PersTr: Ellison Webster, VP

TrInv: Tom Eubanks, VP&TO

EmplBen: Bill Davis, VP

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 31608 28231

704/378-5425

(Branch of Winston-Salem)

TrMgr: Donald G. Murfee, VP

Concord**FIRST CHARTER NATIONAL BANK**

P.O. Box 228 28025

704/786-3300 Tr\$223 Mil

Hd: Lawrence M. Kimbrough, Pres, CEO&SrTO

PersTr: Phyllis E. Baucom, VP&TO

PersTr, Nb: Judy A. Gardner, VP&TO

CorpTr, TrInv, ComTrF, TrOps, TDP:

Nancy Mills, VP&TO

EmplBen: Jennifer C. Serafini, VP&TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA

P.O. Box 467 28025

704/782-4161

(Main Office: Charlotte)

Admin: Joseph C. Hunter, VP&TO

Durham**CENTRAL CAROLINA BANK & TRUST CO. N.A.**

P.O. Box 931 27702

919/683-7540 Tr\$882 Mil

Hd, Nb: Norwood A. Thomas, Jr., SrVP&SrTO

PersTr, Est: Steven O. Templeton, VP&SrTO

CorpTr, ComTrF, EmplBen:

K. Coffield Knight, FVP&SrTO

TrInv: James S. Agnew, VP&SrTO

TrOps: Mrs. Alberta M. Buxton, VP&TOpO

MECHANICS & FARMERS BANK

P.O. Box 1932 27702

Tr\$1.6 Mil

Hd: Vivian R. Patterson, VP&TO

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 2252 27701

919/683-5261

(Branch of Winston-Salem)

TrMgr: Mrs. Jean F. Hatleman, VP

Greensboro**BRANCH BANKING & TRUST CO.**

101 S. Elm St. 27401

919/271-8300

(Branch of Wilson)

Nb: Carol Fiesler

FIRST CITIZENS BANK & TRUST CO.

100 S. Elm St., P.O. Drawer P 27402

919/271-4032

(Branch of Raleigh)

PersTr: Rudy L. Ogburn, VP

Nb: Larry R. Mills, VP

RE: Jane B. Hewitt, Mgr

FIRST UNION NATIONAL BANK OF NORTH CAROLINA

P.O. Box 21965 27402

919/378-4070

(Main Office: Charlotte)

Admin: Charles W. Saunders, VP&TO

Nb: Barry Sanders, VP&TO

NCNB NATIONAL BANK

P.O. Box 21848 27420

919/370-3967

(Branch of Charlotte)

CentralRegMgr: James A. Hicks, VP&TO

PersTr: Walter A. Hiatt, Jr., VP&TO

Walter C. Faison, VP&TO

Diane J. Davis, TO

Jill Sutherland, TO

Tx: Emmett Z. Tucker, VP&TO

RE: C. Norman Smith, Jr., VP&TO

InvMgt: Richard Blankenship, AsstVP

BusDev: C. Carroll Inman, VP&TO

NORTH CAROLINA TRUST COMPANY

125 S. Elm St., P.O. Box 1108 27402

919/272-5100 Tr\$325 Mil

Hd, PersTr: Stephen C. Hassenfelt, CEO

TrInv: Jon F. Goebel, ExecVP

EmplBen: Bradley A. Peete, COO

TrOps: Charlene Martin, TOpO

Nb: Sue W. Cole, ExecVP

PLANTERS NATIONAL BANK & TRUST COMPANY

P.O. Box 3348 27402

919/271-5821

(Branch of Rocky Mount)

Benton L. Spiker, VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA

P.O. Box 20200 27420

919/275-0905

(Regional Trust Dept. of Lumberton)

Glenda R. Burkett, VP&TO

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 21048 27420

919/373-6482

(Branch of Winston-Salem)

TrMgr: J. David Shaleuly, VP

Greenville**NCNB NATIONAL BANK**

P.O. Box 1807 27835

919/758-3471

(Branch of Charlotte)

CityTrMgr: Carl Joyner, VP&TO

PersTr: Nancy Warren, AsstVP&TO

FM: Charles Cone, VP&TO

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 1767 27834

919/757-7293

(Branch of Winston-Salem)

TrMgr: J. E. May, VP

Hendersonville**FIRST UNION NATIONAL BANK OF NORTH CAROLINA**

401 N. Main St. 28793

(Main Office: Charlotte)

Admin: O. James Honeycutt, VP&TO

Hickory**FIRST UNION NATIONAL BANK OF NORTH CAROLINA**

P.O. Box 279 28601

704/322-0274

(Main Office: Charlotte)

Admin: Donna Buckley, VP&TO

Nb: Nicholas Kinney, VP&TO

NCNB NATIONAL BANK

P.O. Box 2408 28601

704/328-5221

(Branch of Charlotte)

CityTrMgr: Nancy Truitt, VP&TO

PersTr: David G. Thompson, AsstVP&TO

High Point**HIGH POINT BANK & TRUST CO.**

P.O. Box 2276 27261

919/889-3300 Tr\$250 Mil

Hd, TrInv: Charles L. Myers, SrVP&TO

PersTr: Tony S. Crandall, VP&TO

EmplBen: Janice B. Smith, TO

TrOps: John D. White, VP&TO

NCNB NATIONAL BANK

P.O. Box 2810 27261

919/889-6141

(Branch of Charlotte)

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 631 27261

919/887-7650

(Branch of Winston-Salem)

TrMgr: Robert F. Fitzpatrick, VP

Kinston**FIRST CITIZENS BANK & TRUST CO.**

800 N. Queen St., P.O. Box 849 28501

919/527-3141

(Branch of Raleigh)

PersTr: Linda B. Ham, VP

Nb: Wm. C. Glidewell, SrVP

FM: Sidney Whaley

Kitty Hawk**PLANTERS NATIONAL BANK & TRUST COMPANY**

P.O. Box 551 27949

919/261-3833

(Branch of Rocky Mount)

James A. Wood, Jr., VP&TO

NORTH CAROLINA (Cont'd)

Lexington

LEXINGTON STATE BANK

P.O. Box 867 27292
704/246-6500 Tr\$25 Mil
Hd: Clark Dillon, VP&TO
PersTr: Admin: John T. Thacker, Jr.
TrOps: Brenda Manuel
TDP: Marie Crisp

Lumberton

SOUTHERN NATIONAL BANK OF NORTH CAROLINA

P.O. Box 1489 28359-1489
919/671-2254 Tr\$253 Mil
(Branches in Charlotte, Greensboro, Pinehurst, Raleigh, Southern Pines & Wadesboro)
Hd: Phillip M. Floyd, SrVP&DirTrSvcs
TrInv,ComTrF: C. Rees Jenkins, Jr., VP&SrTO
CorpTr,EmplBen: Kent H. Novell, VP&TO
PersTr: Lattie S. Gilbert, VP&TO
Farm: Frank Boyette, VP
TrSuppSvcs: David B. Butler, AsstVP&TO
TrOps: Julie R. Carter, TOpO
Linda Lane, TOpO
TrTx: Dorothee Singletary, TO

Pinehurst

BRANCH BANKING & TRUST CO.

Chinquapin Rd. 28374
919/295-6136
(Branch of Wilson)
Nb: Ron Kelly, VP

SOUTHERN NATIONAL BANK OF NORTH CAROLINA

901 Chinquapin Rd., P.O. Box 1318 28374
919/295-6511
(Branch of Lumberton)
Hubert H. Ellison, Jr., AsstVP&TDO

Raleigh

BRANCH BANKING & TRUST CO.

333 Fayetteville St. 27601
919/831-4000
(Branch of Wilson)

Nb: Jerry Summers, VP

FIRST CITIZENS BANK & TRUST CO.

20 E. Martin St., P.O. Box 151 27602
919/755-7285 Tr\$648 Mil
(Branches in Asheville, Charlotte, Greensboro, Winston & Wilmington)

GENERAL TRUST DIVISION:

Hd: William J. Cathcart, GenVP
PersTr: W. Allen Knott, SrVP
CorpTr: Willard A. Simms, VP&TO
TrInv: John R. Noles, SrVP&TO
EmplBen: J. Earl McCormick, SrVP
Nb: Richard Speers, VP&TO
TrOps: Randall H. Devers, VP&TO

REGIONAL OFFICE:

PersTr: Robert E. Schuhmacher, VP,TO&RegSupv
Nb: N. Sam Allen, VP&TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA

P.O. Box 3008 27602
919/829-6273
(Main Office: Charlotte)
Admin: R. Robert Stall, III, VP&TO
Nb: David Grissett, VP&TO

NCNB NATIONAL BANK

P.O. Box 27287 27611
919/829-6560
(Branch of Charlotte)
EasternRegMgr: Sam F. Lewis, VP&TO
InvMgt: Frank R. Hooper, VP&TO
Tx: Charles G. McClure, Jr., VP&TO
RE: Ed H. Bland, AsstVP&TO
BusDev: Robert C. Vaughn III, TO
EmplBen: Clinton H. Neal, Jr., VP
PersTr: Al F. May, VP&TO
E. Marvin Thompson, Jr., VP&TO
Dottie W. Brooks, AsstVP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA

P.O. Box 31048 27622
919/878-8808
(Regional Trust Dept. of Lumberton)
Brent Miller, VP&TO

UNITED CAROLINA BANK

P.O. Box 20160 27609
919/782-7100
(Branch of Whiteville)
Hd: David N. Snyder, VP&RegMgr
TrInv: Lorraine Bass, AsstTO
Nb: Brian Gupton, BDO

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 27886 27611
919/755-7629
(Branch of Winston-Salem)
TrMgr: William A. Rudolph, SrVP&AreaMgr

Reidsville

FIRST NATIONAL BANK

P.O. Box 2037 27320
919/342-3346 Tr\$3.5 Mil
Hd: W. B. Apple, Jr., TO

Roanoke Rapids

PLANTERS NATIONAL BANK & TRUST COMPANY

P.O. Box 490 27870
919/537-9163
(Branch of Rocky Mount)
Charles A. Corpening, AsstTO

Rocky Mount

PEOPLES BANK & TRUST CO.

P.O. Drawer 872 27801
919/977-4014
Hd: John A. Hammond, SrVP&SrTO
TrAdm: R. W. Edwards, VP&SrTO
TrInv,ComTrF: Tom D. Dolby
EmplBen: Susan A. Ayers, VP&TO
TrOps,TDP: Mervin Jenkins, VP
TrTax: Dan K. Wrenn

PLANTERS NATIONAL BANK & TRUST CO.

P.O. Box 1220 27801
919/977-8300 Tr\$200 Mil
(Branches in Ahoskie, Greensboro, Kitty Hawk & Roanoke Rapids)
Hd: B. Clinton Jobe, SrVP&SrTO
PersTr,CorpTr: Paul R. Border, III, VP&TO
TrInv,ComTrF: Donald M. Elliott, VP&TO
EmplBen: Charles W. Wyatt, III, VP&PTO
TrOps: Connie C. Broadway, VP&TOpO
Tax: Robert A. Enright, III, TTO
Nb: Robert G. Drons, VP&TO
Farm: Paul R. Bulluck, Jr., VP

Salisbury

SECURITY BANK & TRUST CO.

P.O. Box 2189 28145-2189
704/633-7800 Tr\$45 Mil
Hd: Robert G. Kellogg, VP&SrTO
F. L. Rodenbeck, Jr., SrTO&TrCoun

Sandhills

UNITED CAROLINA BANK

1507 US Hwy. 15-501 28315
919/944-9210
(Branch of Whiteville)
Stephen J. Smith, AsstVP&TO

Shelby

THE FIRST NATIONAL BANK

P.O. Box 168 28150
704/484-6233 Tr\$75 Mil
Hd: William E. Plowden, Jr., VP&TO
TrOps: Dorothy W. Pearson, AsstTO
EmplBen: Melissa L. Gregory

Southern Pines

SOUTHERN NATIONAL BANK OF NORTH CAROLINA

P.O. Box 147 28387
919/692-7101
(Regional Trust Dept. of Lumberton)
Hd: Elizabeth K. Reed, AsstVP&TO
PersTr: Elouise Crews, AsstTO
EmplBen: Patrice D. Cain, AsstTO
Nb: Mark Perry, VP&TO

Wadesboro

SOUTHERN NATIONAL BANK OF NORTH CAROLINA

P.O. Drawer 111 28170
704/694-6521
(Regional Trust Dept. of Lumberton)
Lee Roy Lookabill, Jr., VP&TO
Laraine G. Russell, AsstTO

Whiteville

UNITED CAROLINA BANK

P.O. Drawer 632 28472
919/642-5131 Tr\$700 Mil
(Branches in Charlotte, Raleigh, Sandhills & Wilmington)
Hd: Jerry L. Schrader, SrVP&TrGpExec
PersTr: Paul Weick, AsstVP&TO
CorpTr: Julian Parks, SrVP
TrInv: Joe Johnston, VP
EmplBen: Susan McKeithan, AsstVP&TO
TrOps: C. G. Townsend, VP
Nb: Andy Sessoms, VP&DirTrRegs
TDP: Jenel English, TOpSup
FM&NatRes: David Barker, VP
InvSvcs: Tom Willis, VP
Tax: Terray Suggs

Wilmington

FIRST CITIZENS BANK & TRUST CO.

8 Front St., P.O. Box 1619 28402
919/762-0301
(Branch of Raleigh)
Joseph C. Knox, Jr., VP&TO

NCNB NATIONAL BANK

155 N. Front St., P.O. Box 1290 28401
919/763-9951
(Branch of Charlotte)

CityTrMgr: Mary H. Knight, AsstVP&TO

UNITED CAROLINA BANK

Third & Princess Sts. 28402
919/762-8791

(Branch of Whiteville)

Hd: R. Michael Mincey, VP&RegMgr
EmplBen: Jennifer Casey, AsstVP
PersTr: Jerry Morris, AsstVP

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Drawer 1170 28402
919/251-2351
(Branch of Winston-Salem)
TrMgr: Lorraine H. Means, VP

77% of the readers of

TRUSTS · ESTATES

select estate appraisers or
auctioneers.

Wilson

BRANCH BANKING & TRUST CO.

223 W. Nash St. 27893
919/399-4225 Tr\$1.6 Bil
(Branches in Asheville, Charlotte, Greensboro,
Pinehurst & Raleigh)
Hd: W. Roy Long, ExecVP

Winston-Salem

FIRST WACHOVIA TRUST SERVICES

P.O. Box 3099 27150
919/770-5910 Tr\$8.1 Bil
(Parent organization for trust services offered by
Wachovia Bank & Trust Co. in North Carolina
and First National Bank of Atlanta in Georgia
See details under state listings.)

First Wachovia TrExec: J. Scott Cramer, VP
Wachovia Exec: J. Scott Cramer, VP
First Atlanta Exec: George W. P. Atkins, ExecVP
PersTr: James M. Gregg, Jr., GpExec
CapMgt: Dennis R. Monroe, GpExec
InstiFdMgt: Arthur G. Kiser, Jr., GpExec
TrInv,ComTrf: H. Vernon Winters, GpExec
TrOps,TDP: John H. Ferguson, GpExec
TrCont: John D. Corbin, SrVP&Mgr
EmplBen: Clayton A. Boggan, Jr., SrVP&Mgr
CorpTr: Harry W. Rolison, SrVP&Mgr
Charifnds: E. Ray Cope, SrVP&Mgr

NCNB NATIONAL BANK

102 W. Third St. 27101
919/721-4010
(Branch of Charlotte)
CityTrMgr: M. Lula Cook, VP&TO
PersTr: Lee Ann Funk, TO

WACHOVIA BANK & TRUST CO., NatAssn

P.O. Box 3099 27150
919/770-5910 Tr\$6.0 Bil
(Additional Trust Offices in Asheville, Charlotte,
Durham, Greensboro, Greenville, High Point,
Raleigh and Wilmington)
Hd: J. Scott Cramer, VChm
PersTr: J. M. Gregg, Jr., SrVP-GpExec
PersTrOffice: John W. Burwell, SrVP&AreaMgr
InstiFdsMgt: Arthur G. Kiser, SrVP-GpExec
CorpTr: Harry W. Rolison, SrVP
EmplBen: Clayton A. Boggan, Jr., SrVP
Charifnds: E. Ray Cope, SrVP
TrInv,ComTrf: H. Vernon Winters, SrVP-GpExec
TrOps: John H. Ferguson, SrVP-GpExec
CapitalMgt: Dennis R. Monroe, SrVP-GpExec
TrCont: John D. Corbin, SrVP-GpExec

NORTH DAKOTA

★ Bismarck

FIRST TRUST COMPANY OF NORTH DAKOTA

P.O. Box 1778 58501
701/222-6221
(Division of Fargo)
Hd: James Bierdeman, VP&SrTO
PersTr: Arlene Poppe, TO&AsstSec

KIRKWOOD BANK & TRUST CO.

P.O. Box 6089 58502
701/258-6550
Bill Pfau, Csh

NORWEST BANK NORTH DAKOTA, NA

CAPITAL MANAGEMENT & TRUST
58501
(Branch of Fargo)
Hd: Terrance W. Ness, VP

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

Bottineau

FIRST NATIONAL BANK & TRUST

424 Main St. 58318
701/228-2236
Hd: Dennis L. Burud, VP&TO

Bowman

FIRST NATIONAL BANK OF BOWMAN

P.O. Drawer B 58623
701/523-3594
Hd: Rick R. Sanders, SrVP&SrTO
Mark S. Sivertson, VP&TO

Devils Lake

THE RAMSEY NATIONAL BANK & TRUST COMPANY

P.O. Box 160 58301
701/662-4024 Tr\$42 Mil
Hd: George W. Cox, ExecVP&TO
PersTr: Mark Flaig, TO
EmplBen: Karen Hausmann, AsstTO&Auditor

Dickinson

COMMUNITY FIRST NATIONAL BANK & TRUST CO.

P.O. Box 1158 58601
701/227-0801 Tr\$22 Mil
PersTr,EmplBen,Nb: Betty Kolling, TO
EmplBen,Nb,TrInv: Dan Johnston, VP&TO

LIBERTY NATIONAL BANK & TRUST CO.

P.O. Box 1118 58602
701/225-0230 Tr\$30 Mil
Daryl Kudrna, AsstVP&TO
TrOps: Linda Krebs, AsstTO

Ellendale

THE FIRST NATIONAL BANK AND TRUST COMPANY OF ELLENDALE

P.O. Box 99 58436
701/349-3213
Hd: Marilyn Burow, Pres
PersTr,CorpTr,TrInv,ComTrf: Vic Steinwand, VP

Fargo

DAKOTA FIRST TRUST CO.

P.O. Box 2645 58108
701/235-3568 Tr\$50 Mil
Hd: Stephen Stroud, Pres
PersTr,CorpTr: Terry Knoepfle, VP
EmplBen: Jeffrey Boehm, AsstVP
TrOps: Delphine Hildahl, AsstVP
FM,TaxSvcs: Marv Swan, AsstVP
TrInv,ComTrf: Dana Burnham, AsstVP
Nb: Gary L. Johnson, VP&TO

FIRST INTERSTATE BANK & TRUST CO.

Main at Broadway 58124
701/293-2222 Tr\$160 Mil
Hd,TrInv,Nb: Timothy Beaton, SrVP&TrDivMgr
PersTr,TrOps: Paul T. Sather, VP&TO
TrInv: David Silbergleit, VP&IO
CorpTr,TrInv: Richard P. Gast, VP&TO
PersTr: Carole Sagen, TrAdm
EmplBen: Vicki Weber, EBO

FIRST TRUST COMPANY OF NORTH DAKOTA

P.O. Box 1980 58107
701/293-3313 Tr\$519 Mil
(Divisions in Bismarck & Grand Forks)
Hd: Richard J. Forest, Pres
TrOps: David Sogge, TPO
Nb: Roger L. Sullivan, VP
TrInv: David Thoreson, VP&TrInvO
EmplBen: Edmond O. Gunderson, VP&AsstTreas
Charles Wittenberg, SrTO&AsstSec
PersTr: Carolyn A. McLaughlin, SrTO
Pam Rudolf, TO
Leo A. Johnson, TO
Prob: Darwin D. Marquardt, VP&SrTO
Farm: Thomas Archbold, VP&TrFM
Hal Fisher, TrFM
Tax: David Anstadt, TxO

NORWEST BANK NORTH DAKOTA, NA

CAPITAL MANAGEMENT & TRUST
4th & Main Sts. 58126
(Offices in Bismarck and Minot)
Hd: Tom Hansen, ExecVP
PersTr: Pam R. Ness, VP
TrInv,Nb: David L. Rasmussen, VP
EmplBen: Vicki Weber
TrOps: Patricia D. Nicholson, TO
FM: Wendell D. Herman, VP
Nb: Steven Halverson, VP

Grand Forks

FIRST NATIONAL BANK IN GRAND FORKS

322 DeMers Ave. 58201
701/795-3265 Tr\$240 Mil
Hd: Peter Nielsen, ExecVP-Tr
CorpTr: Douglas Carpenter, TO
EmplBen: Paul A. Stenseth, VP&TO
TrInv,ComTrf: Michael Winkel, IO
TrDept/RE,Farm: Kenneth Olson, MgtO
TrOps,TDP: Gary Williams

FIRST TRUST COMPANY OF NORTH DAKOTA

P.O. Box 1118 58201
701/795-6164
(Division of Fargo)
Hd: Mark V. Hall, VP&SrTO
PersTr: Karen Horge, TO&AsstSec
Lynn Klein, TrAdmO
Farm: Terry Longtin, TrFM

Minot

FIRST AMERICAN BANK & TRUST CO. OF MINOT

P.O. Box 1548 58701
701/852-3361 Tr\$67 Mil
Hd: James F. Searcy, SrVP&TO
PersTr: Daniel C. Langemo, AsstVP&TO
CorpTr,EmplBen: Armand Lynner, VP&TO
TrOps: Mary Jane Gullingsrud

FIRST WESTERN BANK AND TRUST

P.O. Box 1090 58702
701/857-6183 Tr\$18 Mil
Hd: J. H. Hoeven, III, ExecVP&TO
PersTr: David B. Aas, CPA&TO
TrOps: Peggy Parizek, AsstTO

NORWEST BANK NORTH DAKOTA, NA

CAPITAL MANAGEMENT & TRUST
P.O. Drawer 1488 58702
701/852-4242
(Office of Fargo)
Hd: Steven Mays, VP

Parshall

PEOPLE BANK & TRUST

P.O. Box 7 58770
701/862-3131
Hd: Gary L. Lerberg
EmplBen: Alan L. Lerberg
TrOps,Nb,TDP: Joan M. Zavalney

Williston

AMERICAN STATE BANK & TRUST COMPANY OF WILLISTON

P.O. Box 1446 58801
701/572-2115 Tr\$25 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Noel K. Hanson,
SrVP&TO

PersTr: Mark McGinley
EmplBen,TrOps,TDP: Tim Nehring, AsstTO

FIRST NATIONAL BANK & TRUST CO. OF WILLISTON

P.O. Box 1827 58802
701/572-2113 Tr\$49.6 Mil
Hd,PersTr,CorpTr,Nb: Brown Parsons, TO
PersTr,EmplBen: Don Jose
PersTr,TrInv,EmplBen: Brad Bergman, TO
TrOps: Lavinga Domagala, OpSupv

OHIO

Akron

BANK ONE, AKRON, NA

50 S. Main St. 44308
216/375-1864 Tr\$780 Mil
(Branch in Alliance)

Hd: Howard W. Cable, Jr., SrVP, Sec&TO
PersTr: Chris Goldthorpe, VP&TO
CorpTr: Charles D'Arcy, VP&TO
Trlnv, ComTrf: John P. Werner, TO
EmplBen: Wade Douglas Clark, TO
TrOps: Margaret D. Neidert, TO

FIRST NATIONAL BANK

106 S. Main St. 44308
216/384-7300 Tr\$2.4 Bil

Hd: Gregory R. Bean, SrVP&SrTO
PersTr: Robert M. Bonchack, VP&TO
CorpTr: Terry L. Cariglio, TO
Trlnv: Frederick D. Dodson, VP&TO
TrOps: Gary M. Toth, TO
Nb: Michael Ayers, TO

NATIONAL CITY BANK, AKRON

P.O. Box 2009 44309
216/375-8704 Tr\$850 Mil

Hd: Allen E. Loomis, SrVP
PersTr: Richard S. Amundsen, VP
Trlnv: Rebecca G. McClelland, AsstVP
Robert J. Barnes, TrlnvO
EmplBen: M. Patricia Allen, VP
CorpTr, TrOps: J. Arlene Watson, VP
Nb: Kathryn E. Hay, AsstVP

SOCIETY NATIONAL BANK

157 S. Main St. 44308
216/379-1645 Tr\$300 Mil
(Trust Office of Cleveland)
Philip C. Bradley, SrVP

Alliance

BANK ONE, AKRON, NA

5015 S. Main St. 44308
216/821-5350 Tr\$76 Mil
(Branch of Akron)

Hd: Howard Cable, VP&SrTO

UNITED NATIONAL BANK & TRUST CO.

2 W. State St. 44601
216/823-4540
(Branch of Canton)

Hd: George K. Weimer, Jr., VP&TO

Ashtabula

SOCIETY BANK OF EASTERN OHIO, N.A.

Ashtabula District
4717 Main Ave. 44004
216/998-2222 Tr\$122 Mil
(Branch of Canton)

Hd: Douglas A. Hedberg, DistPres
Trlnv, PersTr: C. R. Sayre, VP&TO
EmplBen, Nb: Robert E. Martin, Jr., VP&TO
William W. Hill, TO

Beachwood

AMERITRUST COMPANY N.A.

2101 Richmond Rd. 44122
216/464-2568/69
(Branch of Cleveland)

Hd: Richard W. Stenberg, VP
PersTr: David R. Hersman, VP

Bowling Green

MID-AMERICAN NATIONAL BANK & TRUST CO.

222 S. Main St. 43402
419/531-7005 Tr\$80 Mil

PersTr, CorpTr, EmplBen, Nb: Dan B. Hathaway, VP&SrTO
Nb: Karen Simons, AsstVP/CFP
EmplBen: Cathy Finkhausen, TOpO

Bridgeport

BELMONT COUNTY NATIONAL BANK

325 Main St. 43912
614/635-1142
(Branch of St. Clairsville)

Brilliant

PEOPLES BANKING COMPANY

3rd & Ohio 43913
614/598-4101
(Branch of Martins Ferry)

Cambridge

PEOPLES BANKING COMPANY

914 Wheeling Ave. 43725
614/432-2361
(Branch of Martins Ferry)

Canton

CENTRAL TRUST CO. OF NORTHEASTERN OHIO

Central Plaza 44711
216/438-8360 Tr\$310 Mil

Hd: Walter J. Paull, VP&SrTO
PersTr: Alexander Hays, IV, SrTO
CorpTr: Timothy Steitz, AsstTO
Trlnv: Paul T. Brady, TO
TrOps: Dave Schumacher, Supv
EmplBen: Robert C. Stark, TO
EstAdm: Michelle Leasure, TO

SOCIETY BANK OF EASTERN OHIO, N.A.

126 Central Plaza North 44702
216/489-5400 Tr\$931 Mil

(Branches in Ashtabula & Youngstown)
Hd: James P. Komerer, ExecVP-TrDiv
Hd, EmplBen: Edwin C. Messerly, VP&TO
PersTr: Donald J. Dressler, VP&TO
James Rutledge, VP&TO
Trlnv: Gary R. Martzoff, SrVP-Trlnv
TrOps: Linda M. Zaleski, VP
CorpTr: Stephen C. Donatini, VP&TO

UNITED NATIONAL BANK & TRUST CO.

P.O. Box 190 44701
216/438-1224 Tr\$165 Mil
(Branch in Alliance)

Hd: Robert M. Sweeney, SrVP&TO
PersTr: Suzanne M. Hunter, TO
Trlnv: Marc B. Inboden, VP&TO
EmplBen: Samuel M. Lincoln, VP&TO
TrOps: Ronald Buttery

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY

P.O. Box 170 45822
419/586-5121 Tr\$25 Mil
Hd, PersTr, Nb: C. L. Stephenson
EmplBen: Collin J. Bryan
TrOps: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK

27 W. Second St. 45601
614/773-2644
(Branch of Columbus)
Charles A. Loy, AsstVP

Cincinnati

AMERITRUST COMPANY, N.A.

525 Vine St. 45202
513/762-8360
(Branch of Cleveland)

Hd: Paul S. Recker, VP
William A. Harding, VP
D. Bruce Ross, VP

THE CENTRAL TRUST CO., NatAssn

201 E. Fifth St. 45202-4117
513/651-8410 Tr\$3.2 Bil
Hd: Cortland J. Meader, ExecVP

PersTr: George R. Landreth, SrVP
EmplBen: Stephen A. Curfman, VP
Trlnv: Walter K. Parker, SrVP
TrOps: Gene A. Weber, VP
Mktg: Ellen van der Horst, VP

CITIZENS FEDERAL SAVINGS

525 Vine St. 45202
513/721-3232
(Branch of Dayton)

David Kilgo, AsstVP
Dianne Burris, TO

FIFTH THIRD BANK

38 Fountain Square Plaza 45263
513/579-5434 Tr\$3.5 Bil

Hd: N. B. Tucker, Jr., ExecVP
InstAdmin: Robert J. King, Jr., VP&TO
PersTr: Phillip C. Long, VP&TO
EmplBen: Timothy J. Lysaght, VP&TO
CorpTr: Thomas Donelan, SrTO
Trlnv: Michael Brumm, SrVP&TO
PersTrlnv: William F. Reid, SrTO
George G. Strietmann, TO
InstTrlnv: Marilyn J. Osborn, VP&TO
TrOps: Michael D. Baker, VP

STAR BANK N.A.

STAR BANK, N. A., CINCINNATI

P.O. Box 1118 45201
513/632-4621 Tr\$2.1 Bil

Hd, Nb: Thomas J. Lakin, SrVP
PersTr: Harold A. Klink, VP&TO
CorpTr: Nicholas Shundich, VP&TO
Trlnv, ComTrf: B. Randolph Bateman, SrVP
TrOps: William J. Keller, VP&TO
EmplBen: Richard A. Whitlow, VP&TO

NORTH SIDE BANK & TRUST CO.

4125 Hamilton Ave. 45223
513/542-7800 Tr\$48.5 Mil
Hd: Donald A. Beimesche, VP&TO
PersTr: John E. Prues, TO

THE PROVIDENT BANK

One E. Fourth St. 45202
513/579-2081 Tr\$1.8 Bil

Hd: Jerry L. Grace, SrVP
TrAdm: Thomas J. Blank
PersTr: Craig M. Mann
CorpTr: Jacqueline M. Dever
Trlnv: Thomas C. Diehl
EmplBen: James S. Cambron
TrOps: Daniel F. Eckstein
Nb: Dennis M. Charlton
StkTrans: William Parsons

SOCIETY BANK

420 Walnut St. 45202
513/721-1265
(Branch of Dayton)
Ralph J. Waldrogl, SrVP&TO

Cleveland

AMERITRUST COMPANY, N.A.

P.O. Box 5937 44101
216/687-5200 Tr\$13.5 Bil
(Branches in Beachwood, Cincinnati & Columbus.
Affiliates in Tampa, FL, Denver, CO, St. Louis,
MO & New York, NY)

Hd: John F. Miller, SrExecVP
TrAdm: Frank I. Harding III, ExecVP
Trlnv: Richard C. Hyde, ExecVP&ChIO
PersTr: Hilton P. Young, SrVP
TrFinSvcs/Mktg: Ronald G. Gymer, SrVP
CorpTr: William T. Renz, SrVP
EmplBen: Gary W. Queen, SrVP
TrOps: John Stulak, Jr., SrVP
InvRes: James R. Kirk, SrVP-Dir
PersTrlnv: Paul D. Neidhardt, SrVP
EmplBenInv: Dennis M. Grapo, SrVP

BANK ONE CLEVELAND, N.A.

1255 Euclid Ave. 44115
216/781-3333 Tr/o\$400 Mil
Hd, PersTr: John J. Reidy, Jr., SrVP&TO
Trlnv: Latham W. Murley, SrTrlnvO
EmplBen: Betsy Langer Kapp, VP&TO
TrOps: Richard H. Lindoerfer, AsstVP

HUNTINGTON TRUST COMPANY, N.A.

917 Euclid Ave. 44115

216/344-6578

(Branch of Columbus)

Hd: Linda Kay, VP
 PersTr(Cleveland): Robert Gerseny, VP
 EmplBen(Cleveland): Kathy Beyl, VP
 Inv(Cleveland): Douglas V. Epp, VP

NATIONAL CITY BANK

1900 E. 9th St., P.O. Box 5756 44101

216/575-2000 Tr\$6.8 Bil

(Affiliated Trust Co. in W. Palm Beach, FL)

Divisions:

Hd: Richard E. Beeman, ExecVP
 PersTrSvcsDivHd: Lloyd F. Loux, SrVP
 TrProb: Charles G. Martis, VP
 TrTax: Robert C. Johnson, VP
 TrNb: Bert W. Zahn, VP
 FdsMgtDivHd: J. Warren Hall, SrVP
 TrInv: William B. Roe, SrVP
 TrOps: C. Joseph Fox, VP
 CorpTr: E. J. Etowski, Jr., VP
 EmplBen: William F. Berratt, VP

THE PROVIDENT BANK

1111 Superior Ave. 44114

216/694-2351 Tr\$100 Mil

Hd: Gerald S. Falcon, VP&TO
 TrInv: Michael C. Hardony, IO
 EmplBen: Helen E. Sovol, AsstIO
 Laura McCarthy, TO
 TrOps: Tina Ledford

SOCIETY NATIONAL BANK

800 Superior Ave. 44114

216/344-3000 Tr\$3.0 Bil

(Trust Office in Akron)

Hd: Anthony Heyworth, ExecVP
 PersTr: William Karnatz, SrVP
 Louis E. Dougherty, VP
 Mark W. Immelt, VP
 Thomas R. Becker, VP
 CorpTr, EmplBen: James J. McGuire, SrVP
 EmplBenOps: Donald J. Bisesi, VP
 Sls&Est: Timothy J. Connors, VP
 TrInv: Donald Cruise, SrVP
 RE: John Breault, Mgr
 TrOps: N. F. Bour, VP
 Tx: W. M. Wright, VP

★ Columbus**AMERITRUST COMPANY N.A.**

33 N. Third St. 43215

614/224-0670

(Branch of Cleveland)

Hd: Brenton I. Chivington, VP

BANCOHIO NATIONAL BANK

155 E. Broad St. 43251-0050

614/463-7482 Tr\$1 Bil

(Branches in Chillicothe, Springfield & Zanesville)

Hd: Alan J. Davidson, ExecVP
 PersTr: John L. Sauter, VP
 CorpTr: P. Joseph Sesler, VP
 TrInv: Robert J. Murphy, VP
 ComTrF: Ellwood Lewis, VP
 EmplBen: Richard D. B. Funkhouser, VP
 TrOps: Jim S. Deyo, VP
 NbPers: Larry D. Snyder, VP
 NbCorp: Christopher C. Binkert, VP

BANK ONE TRUST COMPANY, NA

100 E. Broad St. 43271-0191

614/248-5995 Tr\$824 Mil

Hd: C. Thomas Rice, Pres
 PersTr: Bernard B. Smyth, II, VP
 EmplBen: H. Herbert Schupp, VP
 TrOps: Jay Mossman, SrVP
 CorpTr: Roger R. LaCharite, VP
 Contr: Jon W. Bennett

CITIZENS FEDERAL SAVINGS

66 S. Third St. 43216

614/461-9241

(Branch of Dayton)

Stephen F. Carr, AsstVP

HUNTINGTON TRUST COMPANY, N.A.

41 S. High St. 43287

614/463-4206 Tr\$1.7 Bil

(Branches in Cleveland, Dover, Lima & Toledo)

GpHd: Norman A. Jacobs, Pres
 DivAdmin(Cleveland): Linda R. Kay, VP
 PersTr(Columbus): William L. Smith, VP
 PersTr(Cleveland): Robert Gerseny, VP
 EmplBen(Columbus): Carson E. Luginbuhl, VP
 EmplBen(Cleveland): Kathy Beyl, VP
 CorpTr: Michael D. Roth, VP
 Inv(Cleveland): Douglas Epp, VP
 Inv(Columbus): David C. Will, VP
 TrOps: Diana Willen, VP
 Mktg(Columbus): Matthew D. Palmer, VP
 Mktg(Cleveland): Linda R. Kay, VP
 Mktg(Wholesale): Karen A. Barrett, VP

TRUSTCORP BANK, OHIO

85 E. Gay St. 43215

614/464-0046

(Branch of Toledo)

Thomas J. LaLonde, VP

Andrew Klinker, TO

Dayton**BANK ONE, DAYTON, NA**

Kettering Tower 45401

513/449-8860 Tr\$1.34 Bil

Hd: Jonathan G. Verity, ExecVP
 PersTr: Robert L. Nugent, VP
 TrInv: David Y. Handlir, VP
 TrOps: William Childress, VP
 TxDept: Charles Peterson, VP
 EmplBen: Don Middendorf, VP
 Nb: Hal Andres, SrTO

CITIZENS FEDERAL SAVINGS & LOAN

8 N. Main St. 45205

513/461-0522

(Branches in Cincinnati & Columbus)

Hd: Hudson Green, VP
 PersTr: Maureen Maloney, AsstVP
 TrInv: Dennis Neff, IO
 EmplBen, TrOps, TDP: Roger Borchers, AsstVP
 Nb: Michael R. Miller, TO

FIRST NATIONAL BANK

One First National Plaza 45402

513/226-2118 Tr\$300 Mil

Hd: Rebecca Hawk Roess, VP&TrDivMgr
 PersTr: James T. Neef, VP&TO
 TrInv: Woodrow W. Stroud, Jr., VP&TO
 EmplBen: John W. Sommer, VP&TO
 TrOps: Kenyon N. Murley, TO
 Prob: Frank B. Williams, III, VP&TO
 Nb: David W. Becher, AsstVP&TO

SOCIETY BANK, N.A.

34 N. Main St. 45402

513/226-6333 Tr\$1.5 Bil

(Branches in Cincinnati & Springfield)

Hd: Trace B. Swisher, ExecVP
 DptyHd: Robert D. Shaw, SrVP
 PersTr: C. R. Barnes, VP
 CorpTr, EmplBen: J. W. Haman, VP
 TrInv, ComTrF: Richard J. Rolfes, VP
 TrOps: John W. Woodward, VP
 Nb, EmplBen: Diane P. Thielking, VP&Mgr
 Nb-Pers: Charles L. Moore, Jr., VP
 TDP: Michael D. Rutherford, Mgr
 Tx: Jan Goodwin, VP&Mgr

TRUSTCORP BANK, OHIO

215 N. Main St. 45402

419/461-0295

(Branch of Toledo)

Kenneth A. Dorsett, RegTO

Defiance**THE STATE BANK AND TRUST COMPANY**

P.O. Box 467 43512

419/782-8950 Tr\$58.2 Mil

Hd, EmplBen: Robert W. Constien, VP
 PersTr: Paul Brenner
 ComTrF, TrOps: Mary Goddard

TRUSTCORP BANK, OHIO

414 Second St. 43512

419/784-1221

(Branch of Toledo)

Kenneth E. Baroff, RegTO

Dover**HUNTINGTON TRUST COMPANY, N.A.**

232 W. Third St. 44622

216/343-6611

(Branch of Cleveland)

Hd: Lawrence Markworth, VP

East Liverpool**BANK ONE, YOUNGSTOWN, N.A.**

120 E. 5th St., P.O. Box 1029 43920

216/385-2265

(Branch of Youngstown)

Eaton**EATON NATIONAL BANK & TRUST CO.**

P.O. Box 309 45320

513/456-5544

Hd: Perry Brown

Elyria**ELYRIA SAVINGS & TRUST NATIONAL BANK**

Broad & Court Sts. 44035

216/329-3000 Tr\$60 Mil

Hd: W. Robert Manning, Jr., SrVP&SrTO

LORAIN COUNTY BANK

124 Middle Ave. 44035

216/329-8140 Tr\$100 Mil

Hd, EmplBen, Nb: Kenneth E. Reiber, SrVP&SrTO
 PersTr, Prob: Neal A. Conger, VP&TO
 CorpTr, TrOps: Diane Rowe, TO
 PersTr: James L. Kier, VP&TO
 G. Sue DeChant, TO
 TrInv: William T. McBride, TrInvO
 TDP: Laraine Bailey

FOX-morris

Expertise in all areas of trust. Our specialty is
 the recruitment and placement of trust
 professionals

- DEPARTMENT HEADS
- PORTFOLIO MANAGERS
- OPERATIONS
- ADMINISTRATORS
- INVESTMENTS
- MARKETING
- BUSINESS DEVELOPMENT
- TAXES

We cover all trust specialties including:
 Employee Benefits, Personal, Probate,
 Corporate, Institutional, Investor Services
 and Fixed Income. Call us with your
 requirements. Coast to Coast

CONTACT
 SHIRLEY DOUGLASS, CPC
FOX-MORRIS
 4700 ROCKSIDE RD.
 CLEVELAND, OH 44131
216/524-6565

OHIO (Cont'd)

Findlay

FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.

P.O. Box 748 45839
419/424-8530 Tr\$79 Mil
(Branches in Fostoria & Tiffin)
Hd,TrInV,Nb: Richard P. Zunkiewicz, GpVP&TO
PersTr: Mark D. Gazarek, AsstVP&TO
EmplBen: Charlotte Hardin, TO
TrOps: Sharon A. Dunbar

TRUSTCORP BANK, OHIO

Findlay Trust Office
418 S. Main St. 45840
419/422-6950
(Branch of Toledo)
Joyce C. Yates, SrRegTrAdm
Amy J. Wigdale, RegTrAdm

Fostoria

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.

220 Perry St. 44830
419/435-1825
(Branch of Findlay)

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO

3rd & High Sts. 45012
513/867-4818 Tr\$570 Mil
Hd: James J. Ashburn, SrVP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOps: Frank M. Peters, TopO
TrInV: Dennis C. Dietz, SrTrInVO
RE: Ronald E. Sunderhaus, TO
EmplBen: Marilyn N. Wilson, EBO

STAR BANK, N.A., BUTLER COUNTY

High St. & Journal Square 45012
513/867-5133 Tr\$350 Mil
Hd,Nb: William A. Groth, SrVP&ChTO
PersTr: Margaret Kollstedt, SrTO
TrInV,ComTrF: Joseph P. Belew, TO
EmplBen: Jack Flege, TO
Ursula Umberg, TO
TrOps: Nancy Wenning, TO

Lancaster

CENTRAL TRUST CO.

117 W. Main St. 43130
614/464-2264
(Branch of Newark)
R. A. Jackson, SrTO
Nb: Stephen Litwiller

Lebanon

LEBANON-CITIZENS NATIONAL BANK

P.O. Box 59 45036
513/932-1414 Tr\$30 Mil
Hd: Bernard H. Wright, Jr., TO
TrOps: W. Jean Bell, AsstTO

Lima

HUNTINGTON TRUST COMPANY, N.A.

631 W. Market St. 45802
419/226-8239
(Branch of Columbus)
Hd: Robert Shenk, AsstVP

THE METROPOLITAN BANK OF LIMA, OHIO

P.O. Box 640 45802
419/229-2015 Tr\$291 Mil
John M. Dunnick, ChmTrComm
Hd: G. Russel West, SrVP&TO
PersTr: Evans T. Pseekos, VP&TO
TrOps: Teresa Hunsaker
PvtBnkg: Barbara Turgon

TrInV: Stephen M. Bryan, VP&TO
EmplBen: H. William Manley, VP&TO
CorpTr: Diane Matter, AsstVP

TRUSTCORP BANK, OHIO

920 N. Cable 45805
419/228-2011
(Branch of Toledo)
Janet C. Hawk, RegTrAdm

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO, NatAssn

1949 Broadway 44052
216/244-1965 Tr\$50 Mil
Hd: David E. Nacjar, VP&TO
TrOps: Dorothy M. Maruschak

LORAIN NATIONAL BANK

457 Broadway 44052
216/244-6000 Tr\$84 Mil
Hd,PersTr,Prob,Tax,TrInV,Nb: Emma N. Mason, SrVP&TO
PersTr: Joanne E. Hindel, AsstVP&TO
CorpTr,EmplBen,TrInV,Nb: Douglas Substantley, VP&TO
TrOps: Robert R. Jones, TO

Mansfield

BANK ONE OF MANSFIELD

28 W. Park Ave. 44901
419/525-5500 Tr\$105 Mil
Hd,TrInV,Nb: Robert J. Sutter, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO

RICHLAND TRUST CO.

3 N. Main St. 44901
419/522-4411 Tr\$100 Mil
Hd,CorpTr,Nb: Richard Adams, SrVP&TO
PersTr,TrInV: Harold H. Davis, VP&TO
EmplBen: Pepper Stevens, AsstTO
TrOps: Charla Pore, TrAdmO

TRUSTCORP BANK, OHIO

42 N. Main St., P.O. Box 849 44901
419/525-7676
(Branch of Toledo)
Hd,Nb: J. A. Walter, VP
EmplBen,TrOps: Robert J. Hilliard, RegTO

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO, NatAssn

P.O. Box 661 45750
614/373-1147 Tr\$14 Mil
Hd: Robert A. Jackson, TO
TrOps: Judy A. Hoff, VP&AsstTO

PEOPLES BANKING & TRUST CO.

P.O. Box 666 45750
614/374-6107 Tr\$74 Mil
Hd,PersTr,Nb: David B. Baker, ExecVP&TO
CorpTr: Joseph P. Grof, TrAdmO
TrInV,ComTrF: Linda L. Wootton, VP&TrInVO
TrOps: EmplBen: Jeffrey D. Welch, VP&TO
TrAdmin: Launa H. Morus, TrAdmO

Martins Ferry

PEOPLES BANKING COMPANY

30 S. 4th St. 43935
614/633-3151
(Branches in Brilliant, Cambridge, St. Clairsville, Scio & Tiltonsville)
Hd: John P. Frazier, SrVP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON

P.O. Box 585 44648
216/832-9801 Tr\$76 Mil
Hd,PersTr: Christine E. Kruman VP&SrTO
TrInV: Wesley Meinerding, AsstVP
EmplBen: Scott Kettler, TO

Medina

OLD PHOENIX NATIONAL BANK

39 Public Square 44256
216/722-5555 Tr\$202 Mil
Hd: George P. Paidas, SrVP&TO
PersTr: Mary Jo Morse, TO
EmplBen: Catherine M. Carmany, VP&TO
TrOps: Donna Watkins, TopO

Middletown

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO

2 N. Main St. 45042
513/425-7548 Tr\$100 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,CorpTr: R. L. Garver, TO
PersTr: J. E. Gaw, TO
Prob: M. E. Paul, TO

Mount Vernon

FIRST KNOX NATIONAL BANK

P.O. Box 871 43050
614/397-6344 Tr\$40 Mil
Hd: Herbert L. Belden, VP&TO
CorpTr,EmplBen: David R. Irvin, VP&TO
Mary T. Collins, TrAdm
Mary A. Durbin, TopO

Newark

CENTRAL TRUST CO.

P.O. Box AE 43055
614/345-3471 Tr\$55 Mil
(Branches in Lancaster and Zanesville)
Hd: R. A. Jackson, SrTO
Nb: Stephen Litwiller

PARK NATIONAL BANK

50 N. Third St. 43055
614/349-8451 Tr\$164 Mil
Hd,Nb: Stuart N. Parsons, VP&TO
TrInV,ComTrF: Terry Myers, AsstVP&TO
PersTr: John Uible, TO
TrOps: Beverly A. Clark, AsstTO
EmplBen: Mary M. Larimer, AsstTO

Norwalk

CITIZENS NATIONAL BANK

12-14 E. Main St. 44857
419/668-3736
Hd: W. C. Goetz, Pres&TO
Admin: J. Griggs, AsstTO

Piqua

CITIZENS HERITAGE BANK, N.A.

(An affiliate of Fifth Third Bancorp)
326 N. Main St. 45356
513/778-1411 Tr\$146 Mil
Hd,Plng: Roy H. DePriest, SrVP
Ops,BusDev: Nancy H. Gunter, VP
PersTr,Nb: Peter M. Klosterman, VP
CorpTr,EmplBen: Brian W. Phillips, TO
TrInV: Neill H. Hass, IO
ComTrF: David K. Selsor, TO

Portsmouth

BANK ONE OF PORTSMOUTH, N.A.

P.O. Box 301 45662
614/354-3261 Tr\$75 Mil
Hd: Brian Ashley, VP&SrTO
Admin: Paul David Fowler, TO
TrOps: Ruth Ann Logan, AsstTO
EmplBen: James Brown, BkgO

STAR BANK

P.O. Box 1151 45662
614/353-4151 Tr\$51 Mil
Hd: Mark Prince, SrTO
TrOps: Julie Brown
EmplBen: Colin M. McCall, AsstTO

Russellville

THE FIFTH THIRD BANK OF SOUTHERN OHIO

Columbus & Main Sts. 45168

513/377-3901

Hd: Robert C. Martin

St. Clairsville

BELMONT COUNTY NATIONAL BANK

P.O. Box 249 43950

614/695-3323 Tr\$33 Mil

(Branches in Bridgeport & Shadyside)

Hd: Richard E. Dolan, SrVP&TO

TrOps: Madelyn Witsberger, AsstVP&TO

PEOPLES BANKING COMPANY

199 W. Main St. 43950

614/695-5370

(Branch of Martins Ferry)

Sandusky

TRUSTCORP BANK, OHIO

135 E. Washington Row 44870

419/625-5631

(Branch of Toledo)

Donald J. Breon, RegTO

Scio

PEOPLES BANKING COMPANY

Main St. 43988

614/945-3511

(Branch of Martins Ferry)

Shadyside

BELMONT COUNTY NATIONAL BANK

4105 Central Ave. 43947

614/671-9345

(Branch of St. Clairsville)

Springfield

BANCOHIO NATIONAL BANK

4 W. Main St. 45502

513/324-5851

(Branch of Columbus)

Steven W. Howard, TO

THE SECURITY NATIONAL BANK & TRUST CO.

P.O. Box 1408 45501

513/324-6807 Tr\$90 Mil

Hd: Daniel M. O'Keefe, VP&TO

PersTr: Richard O. Matthies, AsstVP&TO

TrInv: John T. Blake, TrInvO

EmplBen: Brenda S. Haybarker

SOCIETY BANK, N.A.

1 S. Fountain Ave. 45501

513/324-7061

(Branch of Dayton)

Constance Beam Smith, TO

Steubenville

BANK ONE, YOUNGSTOWN, N.A.

401 Market St. 43952

614/282-3665

(Branch of Youngstown)

MINERS & MECHANICS SAVINGS & TRUST CO.

P.O. Box 100 43952

614/283-3731 Tr\$36 Mil

Joseph Cartledge, VP&TO

Melba Martin, TO

Tiffin

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.

79 S. Washington St., P.O. Box 798 44883

419/447-3213

(Branch of Findlay)

Tiltonsville

PEOPLES BANKING COMPANY

134 Third St. 43963

614/859-2127

(Branch of Martins Ferry)

Toledo

FIRST NATIONAL BANK

Madison & Huron Sts. 43603

419/259-6809 Tr\$788 Mil

Hd: James P. Silk, VP

PersTr: Mary K. Hamilton, VP

TrInv: Charles W. Porter, VP

EmplBen: Harry M. Behrendt, Jr., VP

TrOps: James A. Foote, TO

Nb: Glenn N. Raitz, TO

HUNTINGTON TRUST COMPANY, N.A.

300 Madison Ave. 43603

419/321-1133

(Branch of Columbus)

Hd: Virgil Satchwell, VP

OHIO CITIZENS BANK

405 Madison Ave., P.O. Box 1688 43603

419/259-6605 Tr\$1,004 Bil

Hd: Louis E. Yonney, ExecVP

PersTr: Edward R. Cahill, Jr., VP

Gerald V. Hazel, VP

CorpTr: Wendy L. Perz, AsstVP

TrInv: David J. Gorny, VP

John M. Ryan, VP

EmplBen: Dennis P. Williams, VP

TrOps: Kathleen T. Andrews, AsstVP

Nb: Thomas Gess, VP

TRUSTCORP BANK OHIO

P.O. Box 10099 43699-0099

419/259-8142 Tr\$3.3 Bil

(Branches in Columbus, Dayton, Defiance,

Findlay, Lima, Mansfield & Sandusky)

Hd: David A. Snively, ExecVP

PersTr: Jerome J. Robison, SrVP

TrInv-FI: Theodore T. Hahn, SrVP

TrInv-Eq: Steven E. Schleman, SrVP

TrOps: George A. Murphy, VP

EmplBenTr: Julie B. Higgins, SrVP

CorpTr: Craig H. Shapneck, CTO

Prob: Erwin Diener, SrTO

RE: Arthur A. Morgan, SrTO

Nb: Michael R. Miller, VP

Troy

FIRST NATIONAL BANK & TRUST CO.

910 W. Main St. 45373

513/335-8351 Tr\$186 Mil

Hd, TrInv, Nb: Richard J. Fraas, SrVP&TO

PersTr, CorpTr, EmplBen: Phillip M. Jones, VP&TO

PersTr, TrOps: Viola Strame, TO

Van Wert

THE PEOPLES BANK & TRUST

114 E. Main St. 45891

419/238-2399

Hd: Glen R. Jenkins, SrVP&TO

Warren

BANK ONE, YOUNGSTOWN, N.A.

106 E. Market St. 44481

216/841-7000

(Branch of Youngstown)

SECOND NATIONAL BANK OF WARREN

P.O. Box 1311 44482

216/841-0238 Tr\$185 Mil

Hd: T. C. DeRoss, VP&SrTO

AcctAdm: J. A. Hatcher, VP

PersTr, EstSettlmt: S. M. Goliass, AsstTO

TrInv: R. Fenwick, VP&IO

TrOps: J. R. Donaldson, VP

J. Zymaris, AsstOpMgr

Nb: R. Garcia, AsstVP&TBDO

West Union

FIFTH THIRD BANK OF SOUTHERN OHIO

P.O. Box 158 45693

513/544-2358 Tr\$1.3 Mil

Hd: John H. Condon, Pres&TO

TrOps: Kay Johnson

Nb: W. Beasley

R. Steele

Wilmington

NATIONAL BANK AND TRUST COMPANY

48 N. South St. 45177

513/382-1441 Tr\$38 Mil

Hd: Sarah E. Barker, VP&SrTO

Ray Bartel, AsstVP&TrInvO

Jill Green, TOpO

Wooster

WAYNE COUNTY NATIONAL BANK

Public Square 44691

216/264-1222 Tr\$76 Mil

Hd, PersTr, CorpTr, TrInv: Stephen E. Kitchen,

SrTO&ExecVP

PersTr: Thomas S. Rumbaugh, AsstTO

ComTrF, EmplBen: Jennifer A. Guenther, AsstTO

Youngstown

BANK ONE, YOUNGSTOWN, N.A.

6 Federal Plaza West 44503

216/742-6740 Tr\$475 Mil

(Branches in East Liverpool, Steubenville & Warren)

THE DOLLAR SAVINGS & TRUST CO.

P.O. Box 450 44501

216/744-9000 Tr\$700 Mil

Hd: Herbert H. Pridham, SrVP&SrTO

PersTr: Mark J. Wenick, VP&TO

CorpTr: W. S. Lakin, SrTO

TrInv: J. Bernard Fischer, SrTO

EmplBen: Robert M. Reto, AsstTO

TrOps: Dennis J. Delon, SrTO

MAHONING NATIONAL BANK

P.O. Box 479 44501

216/742-7000 Tr\$270 Mil

Hd, Nb: Gregory L. Ridler, Pres&SrTO

EstAdmin: C. Richard Jones, VP&TO

TrInv, ComTrF: Samuel Steffanina, TO&TrInvMgr

TrOps: John Wol, AsstVP&TO

CorpTr, EmplBen: Patrick A. Sebastiano, VP&TO

PersTr: Terrence F. Cloonan, TO

SOCIETY BANK OF EASTERN OHIO, N.A.

Mahoning Valley District

600 Federal Plaza E. 44503

216/743-3134

(Branch of Canton)

Gerald F. Dreier, VP&TO

Zanesville

BANCOHIO NATIONAL BANK

11 N. Fourth St. 43701

614/454-1271

(Branch of Columbus)

William R. Baker, AsstVP

THE CENTRAL TRUST CO.

434 Main St. 43701

614/452-9901

(Branch of Newark)

R. A. Jackson, SrTO

Nb: Stephen Litwiller

FIRST NATIONAL BANK OF ZANESVILLE

422-428 Main St. 43701

614/455-7060 Tr\$115 Mil

Hd: Raymond L. Hecker, SrVP&TO

Jon L. Vannice, TrInvO

EmplBen: Bernadette Cassidy, TO

TrOps: John W. Carr, AsstTO

OKLAHOMA

Ada

FIRST NATIONAL BANK & TRUST CO.

101 E. Main St. 74820
405/332-5132 Tr\$30 Mil
Hd: M. Keywood Deese, VP&SrTO

Alva

CENTRAL NATIONAL BANK OF ALVA

P.O. Box 667 73717
405/327-1122
Gertrude Myers, ChmBd&CEO
William R. Buckles, Pres
Evelyn Myers, VP
Allen J. Crouch, VP&TO
Orin R. Lancaster, VP&TO
Lynn E. Heasley, VP&Csh
J. Michael George, VP
Clint A. Elliott, VP
Mary Davison, Aud&AsstCsh
E. A. Ware, AsstCsh
Phil Hamilton, AsstVP
Roger Nobis, AsstCsh
Weeta Kelley, AsstCsh

Ardmore

EXCHANGE NATIONAL BANK AND TRUST COMPANY

P.O. Box 789 73402
405/223-5000 Tr\$61 Mil
Hd: Charles F. Williams, SrVP&TO
TrAdmin: Mary Frances Carroll, AsstVP
TrOps: Michael A. Rodriguez, TOpO

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 69 73401
405/223-1111 Tr\$36 Mil
Hd: Charles R. Milner, SrVP&SrTO
PersTr: Dianna L. Dean, AsstVP&TO
TrOps: Dana G. Williams, TOpO

Bartlesville

FIRST NATIONAL BANK

P.O. Box 2248 74005
918/337-3290
Hd: Betty H. Dalrymple, SrVP&SrTO
TrTx: Glenn Jamison, VP&TO
Geraldine Knipmeyer, AsstTO
TrOps: Bertha Lanckriet, VP&TO
Sheila Evans, AsstTOpO
TrInv: Larry Watson, VP&TrInvO
TrAdm: Stephen Colaw, TO

UNION BANK & TRUST

P.O. Box 939 74005
918/336-8610
Hd: Charalette L. Morrison, SrVP&SrTO
Jack L. Seidle, VP&TO
TrOps: Barbara Reynolds
Linda M. Farnan, TO

Billings

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 307 74630
405/725-3222
(Branch of Perry)
Duane E. Palovik, SrVP&AsstTO

Bixby

CITIZENS SECURITY BANK & TRUST CO.

P.O. Box 130 74008
918/366-8264 Tr\$10 Mil
Hd, TrInv, Nb: James W. Allison, ExecVP&TO
PersTr, EmplBen, TrOps: Russell Smith, VP&TO

Blackwell

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
Bill Chambers, ExecVP&TO
Virginia Mardis, ExecSec&AsstTO
SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr\$15 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOps: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.

P.O. Box 70 74013
918/251-5371 Tr/u\$1 Mil
(Assets Managed by The Trust Company of
Oklahoma, Tulsa, Oklahoma)
Robert Eskridge, TO

Chickasha

CHICKASHA BANK & TRUST

1924 S. 4th St. 73018
405/222-0550 Tr/u\$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.

302 Chickasha Ave. 73018
405/224-2200 Tr\$12 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Kay Ratcliff, TO
TrOps: Rita Combs

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.

P.O. Box 1008 73023
405/224-6000 Tr\$13 Mil
Hd: Robert B. Bates, Pres&TO
PersTr, CorpTr, TrInv, ComTrF: Steve Blasingsame,
AsstVP&TO
TrOps: Marquette Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON

P.O. Box 9 73601
405/323-2311 Tr\$10 Mil
Hd: F. A. Sewell, III
PersTr, CorpTr, TrInv: Gilbert Dick
EmplBen, Nb: Florence Hayes
TrOps, TDP: Carrie Crow

OKLAHOMA BANK & TRUST CO.

P.O. Box 99 73601
405/323-2345 Tr\$1 Mil
Hd: G. W. Lowry, Jr., Pres

Duncan

FIRST BANK & TRUST CO.

P.O. Box 580 73533
405/255-1810
Hd: Dale E. Davis, Pres&TO
Lloyd C. Cowan, SrVP&TO
Kathryn Bigham, AsstVP&TO

SECURITY NATIONAL BANK & TRUST CO.

P.O. Box 1468 73534
405/255-5860 Tr\$73 Mil
Hd, TrInv, Nb, ComTrF: Hal H. Pennington,
SrVP&TO
PersTr: Virginia Brenneis, VP&TO
TrOps, TDP: Lynnette Irwin, TOpO
EmplBen: Brad Blystone, AsstTO
Oil & Gas/RE: Dorothy Taylor, AsstTO

Durant

DURANT BANK & TRUST CO.

P.O. Box 130 74702
405/924-2211 Tr\$2.5 Mil
Hd: William Fahrendarf, VP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.

P.O. Drawer 340 73036
405/262-5144 Tr\$2 Mil
Hd: Gregory Parker, VP&TO

Enid

BANCOKLAHOMA TRUST CO.

P.O. Box 5496 73702
405/242-0555
(Branch of Tulsa)

Kenneth L. Meyer, VP

CENTRAL NATIONAL BANK & TRUST CO.

P.O. Box 3448 73701
405/233-3535 Tr\$160 Mil
Hd, EmplBen, Nb: Roger Austin, SrVP&TO
PersTr: Stella Knowles, VP&TO
CorpTr: Ralph Kremerier, VP&TO
TrInv: Ron G. Barnes, ExecVP
SecurTrading: Kayle Costello, AsstTO
TrOps: Sharon Walker, TO

Guthrie

FIRST NATIONAL BANK

202 W. Oklahoma St. 73044
405/282-4415 Tr\$3.5 Mil
Hd: Robert J. Moses, CEO&TO
Kay Hudson, VP&TO

Guymon

CITY NATIONAL BANK & TRUST CO.

P.O. Box 410 73942
405/338-6561 Tr\$30 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdmin: Virginia L. Wester, AsstVP&TO

Holdenville

FIRST NATIONAL BANK & TRUST

P.O. Box 790 74848
405/379-3307 Tr/u\$1 Mil
Hd: H. L. Palmer, ExecVP&TO

Kingfisher

KINGFISHER BANK & TRUST CO.

P.O. Box 419 73750
405/375-3121 Tr\$2.4 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOps: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK

320 N. Main St. 73750
405/375-5911 Tr\$1 Mil
Hd, PersTr, CorpTr, TrInv: Merrill Burruss, Jr.
TrOps, Nb, TDP: Peggy F. Rehman, AsstTO

Lawton

AMERICAN NATIONAL BANK

P.O. Box 1349 73502
405/353-6500 Tr\$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.

P.O. Box 2009 73502
405/355-3580 Tr\$5 Mil
Hd: Paul Ellwanger, TO

SECURITY BANK & TRUST CO.

P.O. Box 489 73502
405/353-7700 Tr\$10 Mil
Hd: Jack Slaybaugh, VP&TO
Cindy Gatliff, AsstTO

Madill

FIRST AMERICAN NATIONAL BANK

P.O. Box 823 73446
405/795-3343 Tr/u\$1 Mil
Hd: David C. Dunn, ExecVP, Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.

P.O. Box 948 74502
918/426-0211 Tr\$16 Mil
Hd: Clark Bass, ChmBd
TrOps: J. W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI

P.O. Box 850 74355
918/542-3371 Tr\$7 Mil
Hd: Sue L. Thompson, VP&TO
T. J. Archer, TO

SECURITY BANK & TRUST CO.

P.O. Box 880 74355
918/542-6661 Tr\$12 Mil
Hd: Robert C. Tyson, Pres&TO

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE

P.O. Box 1967 74402
918/683-6611
Hd: Joe F. Morriss, SrVP&TO

COMMERCIAL BANK & TRUST CO.

P.O. Box 488 74402-0488
918/687-6321 Tr\$48 Mil
Hd, PersTr, CorpTr, Nb: Dave L. Blakeburn, ExecVP&TO
TrOps, TDP: Elaine Henderson

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE

P.O. Box 68 74402
918/683-7611 Tr\$32 Mil
(Assets Managed by The Trust Company of Oklahoma, Muskogee, OK)
Hd, PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: B. J. Coffman, VP

THE TRUST COMPANY OF OKLAHOMA

208 W. Broadway 74401
918/683-6761 Tr/o\$40 Mil
(Branch of Oklahoma City)
Nb, PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: Betty J. Coffman, VP
TrInv: See Tulsa Office

Norman

BANK OF OKLAHOMA, N.A.

P.O. Box 88 73070
405/329-2400
Hd: Patrick R. Smith, VP&TO

CITY NATIONAL BANK & TRUST CO.

P.O. Box 1167 73070
405/321-6444 Tr/o\$3.5 Mil
Hd: Don Symcox, Pres

SECURITY NATIONAL BANK & TRUST CO.

P.O. Box 900 73070
405/321-7170 Tr\$45 Mil
Hd, PersTr, CorpTr: Lewis W. Beckett
TrInv: Joan Rainer
EmplBen: Holly Russell

Nowata

FIRST NATIONAL BANK

P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd, Pres&TO
George L. Hangs, AsstTO

* Oklahoma City

BANCOKLAHOMA TRUST CO.

P.O. Box 2418 73124
405/272-2074
(Branch of Tulsa)
Patrick R. Smith, VP

BANK OF OKLAHOMA, OKLAHOMA CITY, N.A.

P.O. Box 24128 73124
405/272-2166 Tr\$274.7 Mil
PersTr: Patrick R. Smith, VP&TO
CorpTr: Marjorie Mathes, VP&TO
TrCoun: W. F. Pralle
EmplBen: Ellen Helmeley, VP&TO
TrOps: Andrea Allen, AsstVP

CITY BANK AND TRUST

P.O. Box 24500 73124
405/232-8501 Tr\$10 Mil
Hd: Stephen R. Kerr, Pres

FIRST INTERSTATE BANK OF OKLAHOMA N.A.

P.O. Box 25189 73125
405/272-4211 Tr/o\$2.1 Bil
TRUST & INVESTMENTS:
Hd, Pers&Instit: Clarence L. Bagwell, SrVP&SrTO
SpecFinSvcsGp: Jerry Goff, SrVP&TO
CorpTr: Raymond Kamp, VP&TO
TrInv: Lee Liscom
EmplBen: Herb Sliger, VP&TO
PersTr, Est: Ray Kalker, VP&TO
RE, Oil&Gas: Bert Bezdicke, VP&TO
ComTrF, TrOps, TDP: Dick Kedy, VP&TO
Nb: Karen Gretchen, VP&TO

FOUNDERS BANK & TRUST CO.

P.O. Box 12449 73157
405/751-9520 Tr\$51 Mil
Hd: Thomas J. Connolly, SrVP
PersTr: Brenda Martin, AsstTO
TrOps: Brenda Reeder, TOpO

LIBERTY NATIONAL BANK & TRUST CO.

P.O. Box 25848 73125
405/231-6438 Tr\$950 Mil
Hd: Jack E. White, ExecVP
PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, SrVP
John H. Brown, SrVP
TrInv, ComTrF: Dennis Olsta, SrVP
EmplBen: C. A. Hartwig, SrVP
TrOps: Melvin E. Burch, SrVP

NICHOLS HILLS BANK & TRUST COMPANY

6410 Avondale Drive 73116
405/848-6811
D. Rex Urice, TO

THE TRUST COMPANY OF OKLAHOMA

6307 Waterford Blvd., Ste. 100 73118
405/848-8899 Tr\$175 Mil
(Branches in Muskogee & Tulsa)
Nb, EmplBen: C. Randolph Everest, ChmBd
EmplBen: Carl L. Shortt, Jr., ExecVP
PersTr: Jerry M. Williams, SrVP
TrInv: Gary Philpott, SrVP

UNION BANK & TRUST COMPANY

P.O. Box 12669 73157
405/949-7274 Tr/o\$21 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)
Hd: Denver C. Leasure, ExecVP&TO

Okmulgee

CITIZENS NATIONAL BANK & TRUST CO.

P.O. Box 1117 74447
918/756-7910 Tr/o\$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, OK)

Perry

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 878 73077
405/336-5562 Tr\$6.716 Mil
(Branch in Billings)

Hd: Carl B. Hamm, Pres&TO
Joe C. Sewell, Jr., ExecVP&AsstTO
Ann Hight, VP&AsstTO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 1151 74602
405/762-1644 Tr\$34.6 Mil
Hd: Kris Hochderffer, SrVP&SrTO
John W. Warren, ExecVP&SrTO
Evelyn Swape, TO

SECURITY BANK & TRUST CO. OF PONCA CITY

P.O. Box 311 74601
405/765-4444 Tr\$119 Mil
Hd: Debra J. Morrow, TO
CorpTr: Dorothy Vanover, AsstTO
TrOps: Wanda Vick, AsstTO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.

P.O. Box 1408 74067-1408
918/224-3210
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.

P.O. Box 1089 74802-1089
405/273-5000 Tr\$47 Mil
Hd, CorpTr, Nb: Ralph G. Spencer, SrVP&TO
PersTr, TrInv: W. H. Yarger, VP&TO
TrAdmin: Mary Jeske, TO
TrOps: Debra Gohlke, TO
FEDERAL NATIONAL BANK & TRUST CO.
24 Main St. 74801
405/273-1000
Mgr: Charles R. Shelton, SrVP&TO
Nb: Don P. Grimes, SrVP&PresAsst

Stillwater

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 1 74076
405/372-3133 Tr\$13 Mil
Hd: Melvin Camp, VP&TO

STILLWATER NATIONAL BANK AND TRUST COMPANY

P.O. Box 1988 74076
405/372-2230 Tr\$18 Mil
Hd: Stanley R. White

Tulsa

BANCOKLAHOMA TRUST CO.

P.O. Box 2300 74192
918/588-6000 Tr\$2.5 Bil
(Branches in Enid & Oklahoma City)
Hd: James R. Dodd, Pres
PersTr: Lawrence B. Halka, SrVP&SrTO
CorpTr: Robert W. Clark, VP&TO
TrInv, ComTrF: Rudy M. Thomas, SrVP
EmplBen: Phillip J. Owings, SrVP&SrTO
TrOps: Thomas W. Wilkins, VP
TrCoun: Francis G. Hawkins

Tulsa Branch:
6505 E. 101 St. 74133
918/588-6800

FIRST NATIONAL BANK & TRUST CO. OF TULSA

P.O. Box 1 74193
918/586-5380 Tr\$1.1 Bil
Hd: Lawrence A. Walpole, ExecVP
PersTr: Richard M. Corbridge, SrVP&SrTO
CorpTr: Randal W. Nelson, VP&TO
TrInv: Tom Weeks, SrVP&SrTrInvO
TrOps: Patty K. Hampton, VP&TO
EmplBen: Jeff Morrow, VP&TO

FOURTH NATIONAL BANK OF TULSA

P.O. Box 2360 74101
918/581-0268 Tr/o\$200 Mil
Hd: Neal T. Seidle, ExecVP
PersTr: Robert Roesler, SrVP
CorpTr: Richard Mason, VP
EmplBen: John Beasley, VP

66% of the readers of
TRUSTS • ESTATES
handle charitable requests.

OKLAHOMA (Cont'd)

Tulsa (Cont'd)

THE TRUST COMPANY OF OKLAHOMA

5727 S. Lewis, P.O. Box 35435 74153
918/744-0553 Tr\$165 Mil
(Branch of Oklahoma City)

Hd: Paul H. Mindeman, Pres
TrInv: William S. Boedeker, SrVP
PersTr: James R. McKinney, SrVP
EmplBen: Tim Breedlove, SrVP

UTICA NATIONAL BANK & TRUST CO.

P.O. Box 1559 74101
918/745-2400

Hd: Paul E. Kallenberger, SrVP&S&TO
PersTr: William E. Meyer, SrVP&TO
TrInv: Lee E. Adler, SrVP&IO
EmplBen: Roger D. Schnell, VP&TO

Vinita

FIRST NATIONAL BANK & TRUST CO.

P.O. Box 407 74301
918/256-7811 Tr\$30 Mil
Hd: Don Yarger, ExecVP&TO
Larry D. Bowie, TO
TrOps: Derla Wise
TDP: Jan Hext

OKLAHOMA STATE BANK & TRUST CO.

P.O. Box 278 74301
918/256-5585 Tr\$1 Mil
Hd: V. L. Buchanan, TO
James L. Shelton, AsstTO

OREGON

Bend

FIRST INTERSTATE BANK OF OREGON N.A.

960 N.W. Wall St. 97701
503/388-0612
(Branch of Portland)
Bill Olsen, TO

UNITED STATES NATIONAL BANK OF OREGON

P.O. Box 911 97709
503/388-8732
(Branch of Portland)
Mgr: R. W. Ager, AsstVP

Coos Bay

WESTERN BANK (Trust Dept)

P.O. Box 1225 97420
503/269-4297 Tr\$28 Mil
Hd, TrInv, ComTrF, EmplBen, Nb: Jerry D. Sands,
VP&S&TO
PersTr, TrOps: George F. Gage, TO
Helen E. Farrell, AsstTO

Eugene

FIRST INTERSTATE BANK OF OREGON, N.A.

P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Scott Duttonhaver, TO

UNITED STATES NATIONAL BANK OF OREGON

P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Mgr: D. A. Frosaker, AsstVP

Medford

FIRST INTERSTATE BANK OF OREGON, N.A.

P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert LeRoy, TO

UNITED STATES NATIONAL BANK OF OREGON

P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: C. C. Heath, AsstVP&Mgr

Portland

THE BANK OF CALIFORNIA, NatAssn

407 S.W. Broadway 97205
503/225-2955
(Branch of San Francisco, CA)
ORPersTr: Jess A. Rogerson, SrVP&Mgr
PersTr: Kathleen Bube, VP&TO
TrOps: Elizabeth Cecil
TrRE: Kerry Bates, AsstVP
TrTx: Dawn Mellis, AsstVP&TxO
Nb: Marc Grignon, VP&TO
TrInv: Marvin J. Trachta, VP&IO
OREmplBen: Larry Lee, VP&Mgr

FIRST INTERSTATE BANK OF OREGON, N.A.

P.O. Box 2971 97208
503/225-2377 Tr\$2.2 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: Robert G. Murray, ExecVP
PersTr: Don Younger, AsstVP
EmplBen, Nb: Robert L. Belding, VP
Jan Dawson, VP
CorpTr: Peter Cullen, VP
TrInv: Dennis Wood, VP
Dale Annis, VP
TrOps, Cust: Peter Cullen, VP
Tx: Kent Walton, TO
RE: Jim Wilson, VP

KEY TRUST COMPANY OF THE NW

P.O. Box 272 97207
503/790-7680 Tr\$493 Mil
Hd: Lu Baggenstos, SrVP&RegMgr
Pers, RE: Richard George, VP
EmplBen: Dorothy Bailey Archer, VP
TrOps: Diane Adams, VP
Nb: Kenneth Simpson, VP

THE OREGON BANK

P.O. Box 2808 97208
503/222-7620 Tr\$250 Mil
Jack L. Robson, VP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, VP
EmplBenMgr: Dennis B. Munsey, VP
TrInv: Robert T. Platt, SrVP
TrOps: Louise Freeze, AsstVP

OREGON FIRST BANK-TRUST DIVISION

P.O. Box 2882 97208
503/248-6060 Tr\$352 Mil
(An affiliate of Idaho First National Bank, Boise, ID)
Hd: Ward Schaumburg, VP&Mgr
TrInv: Dave Archibald
EmplBen: Laurie Scott

PACIFIC NORTHWEST TRUST COMPANY

121 S.W. Morrison, Ste. 1450 97204
503/295-6974 Tr\$220 Mil
Hd: Rick Meigs, Pres
ComTrF: Chris Williams
EmplBen: Judy Hereim, VP
TrOps: Brenda Miller
Nb: Craig Stuvland

UNITED STATES NATIONAL BANK OF OREGON

P.O. Box 3168 97208
503/275-6588 Tr\$1.9 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: R. H. Lung, SrVP&ExecTO
PersTr: D. E. Fletcher, VP&TO
TrInv: S. Y. Schuster, SrVP
CorpTr: J. A. Charno, VP
Forestry: W. E. McArthur, AsstVP
EmplBen: Marcia Bennett, VP
TrOps, TDP: C. E. Boleman, Jr., VP-Oper&TO
Nb: A. M. Gabel, VP
BusSvcsDiv: J. A. Charno, VP&TO

★ Salem

COMMERCIAL BANK

P.O. Box 1012 97308
503/399-2994 Tr\$70 Mil
Hd, Nb: Marvin C. Abene, SrVP&TO
PersTr, TrInv: M. A. Hays, VP&TO
TrOps: Russell McDonald, TopO

FIRST INTERSTATE BANK OF OREGON, N.A.

P.O. Box 12828 97309-0828
503/399-3595
(Branch of Portland)

Hd: Thomas McGirr, AsstVP

PIONEER TRUST BANK, NA

P.O. Box 2305 97308
503/363-3136 Tr/o\$150 Mil
S. H. Compton, ChmBd&CEO
Hd, PersTr, CorpTr, EmplBen: Alan Bennett, VP&TO
G. Storie, AsstVP&SecurCsh
ComTrF: C. J. Case, TrAdm
TrOps, TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, TO-Adm
S. Horsley, TrAdm
Tx: K. R. Ramey, TrAdm
RE: D. Gohlisdorf, AsstMgr&TrAdm

UNITED STATES NATIONAL BANK OF OREGON

P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP&Mgr

PENNSYLVANIA

Allentown

MERCHANTS BANK N.A.

702 Hamilton Mall 18101
215/821-7243 Tr\$650 Mil
(Branches in Bethlehem & Easton)
Hd: David F. Cook, SrVP
InvMgt: D. F. Wise, VP
TrSvcs: E. L. Britton, VP

MERIDIAN ASSET MANAGEMENT, INC.

645 Hamilton Mall 18101
215/439-4207
(Branch of Valley Forge)
PersSvcs: John W. Stirling, VP
InvMgt: John Lee, VP
Nb-InstitSvcs: Harry E. Cover, VP
Nb-PersSvcs: Robert M. McGovern, MktGO

NORTHEASTERN BANK OF PENNSYLVANIA

1120 S. Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
Robert H. DeSilver, Jr., VP
PersTr: Jeffrey Frankenfield, TO
Nb: James S. Meminger, VP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

The Directory of Trust Institutions is included in a T&E subscription!

Altoona

MELLON BANK (CENTRAL)

P.O. Box 1888 16603
814/944-1038
(Branch of State College)
J. Carl Halderman, Adm

MIDSTATE BANK & TRUST CO.

1130 12th Ave. 16603
814/946-6700 Tr\$500 Mil
(Branch in State College)
Hd: Robert J. Scott, SrVP

PersTr, CorpTr: Nancy R. Fogel, VP&TO

H. Randall Carper, TO

Elaine Cherry, TO

Angela Swisher, TO

Jim Campbell, TO

Bryce Harshberger, TO

Raymond Hess, VP&TO

TrInv: Ralph J. Davis, VP

Daniel B. Magee, IO

Denise Dzura, IO

EmplBenAdm: Elizabeth L. Rakoss, AsstVP&TO

TrOps: Carl W. Bechdel, TOPO

Marie A. Civiello, TOPO

Dreana Makrush, TOPO

Apollo

APOLLO TRUST CO.

P.O. Box 247 15613
412/478-3151 Tr\$15 Mil
Hd: Sally M. Bush, TO

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR

25 Broadway 18013
215/588-0981 Tr\$1.5 Mil
Hd: Frank DePaolo, CEO
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.

Third & Insurance Sts. 15009
412/775-7800 Tr\$20 Mil
PersTr, Nb, Ops: Paula J. Derr, VP&TO
PersTr, Nb, CorpTr: Coleman J. Clougherty, VP&TO
Jo Shane, InvCoord

Bedford

JOHNSTOWN BANK & TRUST CO.

15522
814/623-6136
(Branch of Johnstown)

Berwick

THE FIRST NATIONAL BANK OF BERWICK

111 W. Front St. 18603
717/752-3671 Tr\$40 Mil
Hd: Leslie W. Badle, VP&TO
EmplBen: Judy Gizenski, AsstIO
TrOps: Marlene Eckrote, AsstIO

Bethlehem

FIRST VALLEY BANK

One Bethlehem Plaza 18018
215/865-8446 Tr\$300 Mil
Hd: C. Palmer Zigmund, SrVP
PersTr: John J. Bauer, SrTO
CorpTr, EmplBen: Joel G. Harpel, VP
TrInv: John B. Shupe, VP
TrOps: Roy C. Miller, VP
Nb: George P. Kurtz, Jr., AsstVP

85% of the readers of
TRUSTS ESTATES
are involved in personal trusts.

LEHIGH VALLEY BANK

P.O. Box 2068 18001
215/861-1769 Tr\$110 Mil
Hd, CorpTr, TrOps: G. Allen Weiss, GpExec
PersTr: William J. Becker, TO
TrInv, ComTr: Edward A. Kramer, TrInvO
EmplBen: Gertrude McNarey, EBO
Nb: Grace A. Bonser, BDO

MERCHANTS BANK N.A.

60 W. Broad St. 18018
215/861-0802
(Branch of Allentown)
NAZARETH NATIONAL BANK & TRUST CO.
Broad St. Business Ctr., 44 E. Broad 18018
215/861-7846
(Branch of Nazareth)
George P. Kurtz, AsstIO

Biglerville

GETTYSBURG NATIONAL BANK

Main St., P.O. Box J 17307
717/677-7141
(Branch of Gettysburg)
Paul E. Renner, Pres
Richard Schultz, TO

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.

11 W. Main St. 17815
717/784-1660 Tr\$1 Mil
Hd, EmplBen, Nb: Gordon C. Boop, SrVP, Sec&TO
PersTr: J. Scott Atherton, TO
CorpTr, ComTr: Patricia A. Fisher, TrAdm&AsstSec
TrInv: John R. Bryden, III
FIRST EASTERN BANK, N.A.
Main & Market Sts. 17815
717/784-0220
(Branch of Wilkes-Barre)
Nb: Mark W. Chamberlain, AsstVP&TO

Blue Ball

BLUE BALL NATIONAL BANK

1058 Main St. 17506
717/354-4541 Tr\$28 Mil
Hd: John H. Phillips, VP
Joseph A. Myers, AsstVP

Boyertown

NATIONAL BANK OF BOYERTOWN

P.O. Box 547 19512
215/369-6277 Tr\$114 Mil
Hd: Rolland D. Ackelson, SrVP
PersTr: Kim A. Kline, SrFSO
CorpTr: Eleanor J. Frain, FSO
TrInv: Rodney R. Kline, VP
TrOps: Karen G. Still
Nb: Thomas W. Schreiber, VP

Bradford

PENNBANK

71 Main St. 16701
814/362-5521
(Division of Titusville)
Hd: James I. Ross, VP
PRODUCERS BANK & TRUST CO.
50 Main St., P.O. Box 357 16701
814/368-3103 Tr\$3.97 Mil
Donald M. Reed, Pres

Brockway

DEPOSIT BANK

1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Mgr: Rodney Moline, AsstVP&CommOffMgr
SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Jean M. Rittenhouse, VP&AsstIO

Brookville

DEPOSIT BANK

Main St. 15825
814/849-5361
(Branch of DuBois)
Mgr: William F. Retiz, VP&CommOffMgr
THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364 Tr\$35 Mil
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstIO



GENEVA COLLEGE

*"Singled out for (its) ...
top-notch science
program"*

U.S. News & World Report, Oct. 26, 1987

Direct your client's attention to Geneva College where its excellent science program has received national recognition. Geneva's computer science and 41 other majors are also top notch.

For information on Geneva's planned giving program, contact Charles N. O'Data, V.P., Development, Beaver Falls, PA 15010, (412) 846-7550.

PENNSYLVANIA (Cont'd)

Bryn Mawr

THE BRYN MAWR TRUST COMPANY

801 Lancaster Ave. 19010
215/525-1700 Tr\$340 Mil
Hd: Gay P. Gervin, SrVP
PersTr: Joseph H. Bachtiger, VP
TrInv,ComTrF: Jere Estes, VP
TrOps: Gayle Loney, TO
TrTx: Tom Forrest, VP
EmplBen: Michael Bennett, SrTO

Burnham

RUSSELL NATIONAL BANK

111 N. Logan Blvd. 17009
717/248-9616
(Branch of Lewisburg)
CustSvcsRep: Barbara Baker

Butler

THE CITIZENS NATIONAL BANK OF EVANS CITY

Lewis & Hansen Aves., P.O. Box 139 16045
412/282-3440 Tr\$35 Mil
Hd: Thomas J. Blechschmidt, SrVP&TO
Admin: Donna M. Weimer, TO
TrOps: Joseph A. Mielecki, TO

Camp Hill

CUMBERLAND COUNTY NATIONAL BANK & TRUST

21st & Market Sts. 17011
717/763-5625 Tr\$645 Mil
Hd,Nb: Robert M. Lane, SrVP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, VP&TO
PersTr: Constance E. Stonerod, TO&AsstSec
Susan K. Sanderson, TrAdm
TrInv: Craig C. Dunn, VP&TO
PersTr,Nb: J. A. Smiley, AsstVP&TO
CorpTr: M. B. Phillips, CTO&AsstSec

PENNSYLVANIA NATIONAL BANK & TRUST CO.

4231 Trinole Rd. 17011
717/737-4240
(Branch of Pottsville)

Carlisle

COMMONWEALTH NATIONAL BANK

1 N. Hanover St. 17013
717/249-2414
(Branch of Harrisburg)

Hd: Robert K. Reitzel, VP&TrMgr

DAUPHIN DEPOSIT BANK AND TRUST CO.

2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Ellis A. Piper, VP&TO

FARMERS TRUST CO.

1 W. High St. 17013
717/243-3212 Tr\$128 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOps: Jane F. Burke

Chambersburg

CHAMBERSBURG TRUST CO.

P.O. Box C 17201
717/263-9201 Tr\$46 Mil
Hd: Robert L. Smith, TO
Edwin P. Heckman, VP&TO

FARMERS & MERCHANTS TRUST CO.

P.O. Box T 17201
717/264-6116 Tr\$55.5 Mil
Hd: Allen C. Rebok, VP&SrTO
PersTr,CorpTr: Judy V. Shade, TO
TrInv,EmplBen: William M. L. Etter, Jr., VP
TrOps: Sharyn K. Hann, Supv
Nb: Charles R. Porter, TO

UNITAS NATIONAL BANK

P.O. Box 777 17201
717/267-1776 Tr\$13.3 Mil
(Branch of Huntingdon)
David I. Sharpe, TO

VALLEY BANK & TRUST CO.

P.O. Box 459 17201
717/263-2265 Tr\$110 Mil
Hd: Sidney M. Palmer, Jr., ExecVP
CorpTr,TrInv: James P. Gordon, VP
EmplBen: Gordon M. Bankert, TO
TrOps: Helen W. Weaver, TO
TrInv: James Gordon, VP&IO

Clarion

FIRST SENECA BANK

P.O. Box 269 16214
814/226-6800
(Branch of Oil City)
Thomas A. Wenner, RegTO

Clarks Summit

UNITED PENN BANK

Summit Square Shopping Center
100 Old Lackawanna Trail 18411
717/587-0588
(Branch of Wilkes-Barre)
Nb: Kimberly A. Barrows, AsstVP

Clearfield

CLEARFIELD BANK & TRUST CO.

11 N. Second St. 16830
814/765-7551 Tr\$30 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK

Market & Second Sts. 16830
814/765-1683 Tr\$55 Mil
Hd: C. J. Peterson

Coudersport

CITIZENS TRUST CO.

10 N. Main St. 16915
814/274-9150 Tr\$14.4 Mil
(Branches in Emporium & Port Allegany)
Hd: Charles H. Updegraff, Jr., Pres&CEO
PersTr,CorpTr,TrInv,EmplBen,Nb:
Justin F. Krellner, VP&TO

Danville

COMMONWEALTH BANK & TRUST COMPANY, NA

101 Mill St. 17821
717/275-0490
(Branch of Williamsport)
David Kupinsky, TO

FIRST NATIONAL BANK OF DANVILLE

P.O. Box 279 17821
717/275-3740 Tr\$3 Mil
Hd: Mrs. Mary I. Simington, VP&TO

Doylestown

BUCKS COUNTY BANK & TRUST CO.

P.O. Box 67 18944-0067
215/340-4794 Tr\$100 Mil
(Branches in Newton & Quakertown)
Hd: Jeffrey A. Sprowles, SrVP
PersTr: Dolores M. Whitman, VP
CorpTr: Harold L. Dietz, SrVP
EmplBen: Joseph P. O'Connell, AdmVP
TrInv: Michael J. Adams, VP&TrInvO
Nb: Brian K. Strohl, NBO

CONTINENTAL BANK

E. Court St. at Monument 18901
215/348-2966
(Branch of Norristown)
Hd: David H. Keller, Jr., VP

Du Bois

DEPOSIT BANK

P.O. Box 1046 15801
814/371-0660 Tr\$98 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, SrVP&TO
TrOps: Janine K. Fennell, VP&TO
Daniel J. Duttry, TO

SAVINGS & TRUST CO. OF PENNSYLVANIA

P.O. Box 247 15801
814/375-3840
G. W. Kettler, VP&TO

Easton

LAFAYETTE TRUST BANK

P.O. Box 508 18042
215/250-2311 Tr\$7.5 Mil
Betty F. Williams, VP&AsstTO

MERCHANTS BANK N.A.

Centre Square & S. 3rd St. 18042
215/250-3470
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.

Third & Ferry Sts. 18042
215/746-7225
(Branch of Bethlehem)
David W. Kidd, AsstVP

Ebensburg

LAUREL BANK

P.O. Box 158 15931
814/472-8400 Tr\$75 Mil
(Branch in Indiana)
Hd,TrInv: Robert L. Douglas, SrVP&SrTO
PersTr: Gail Hamaty, AsstTO
EmplBen: Luke Michelbacher, AsstTO
TrOps: Arlene Allison, AsstTO

Elizabethtown

FARMERS FIRST BANK

143 S. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy L. Baseharr, AsstVP
EmplBen: Patricia A. Hindermeyer, EBO
Nb: Stephen E. DiNovis, TO

Emporium

BUCKTAIL BANK & TRUST CO.

2 E. 4th St. 15834
814/486-3333 Tr\$21 Mil
Hd: Catherine A. Emrick, VP&TO
Donna J. Holly, AsstTO

CITIZENS TRUST CO.

135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Hd: Stan R. Dunsmore, AsstVP

Ephrata

THE EPHRATA NATIONAL BANK

31 E. Main St. 17522
717/733-6576 Tr\$38 Mil
Hd: Carl L. Brubaker, TO
Robert S. Harris, AsstTO

Erie

THE FIRST NATIONAL BANK OF PENNSYLVANIA

P.O. Box 769 16512
814/871-3751 Tr\$518 Mil
(Branch in Meadville)
Hd: James H. Parr, ExecVP&TO
PersTr: Gary E. Garnavish, VP&TO
CorpTr: Caroline A. Swanson, TO
TrInv: Franklin E. Burns, VP
EmplBen: Beverly DiCarlo, VP
TrOps: William S. Sapone, VP&TOpO
Nb: Wilbert L. Wagner, AsstVP
James H. Thomas

MARINE BANK

P.O. Box 3030 16553
814/871-9200 Tr\$1 Bil
(Branch in Warren)

Hd: R. G. Imboden, ExecVP
PersTr: Tim Smyth, VP
DptyHd: David Cullen, SrVP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Kobbie, CFA&VP
EmplBen: John Masterson, VP
TrOps: Gordon Gibbons, Mgr
Nb: Sean Hagerly, AsstVP

MELLON BANK

1128 State St. 16572
814/453-7468

(Branch of Oil City)

PersTr: Harry C. Iwig, VP
Richard A. Schwab, VP
Dorothy M. LaFemina, AsstTO
EmplBen: Edward L. Dunlap

PENNBANK

801 State St., P.O. Box 60 16538
814/871-1811

(Division of Titusville)

Hd: Douglas F. Ziegler, VP

Fort Granville**RUSSELL NATIONAL BANK**

1250 W. Fourth St. 17044
717/248-0212

(Branch of Lewistown)

Shirley Aurand, BrMgr

Franklin**PENNBANK**

210 Thirteenth St., P.O. Box 230 16323
814/432-4554

(Division of Titusville)

Hd: Robert B. Dornhoffer, VP

Gettysburg**ADAMS COUNTY NATIONAL BANK**

P.O. Box 458 17325
717/334-3161 Tr\$27 Mil

Hd: William T. Timmins, Jr., SrVP&SrTO
Nancy L. Reichart, VP&TO
Ronald D. Baker, TO

GETTYSBURG NATIONAL BANK

10 York St., P.O. Box 250 17325
717/334-2151

(Branches in Biglerville, Carroll Valley & Grand View Terrace)

Hd: J. Fred Schultz, SrVP
Paul H. Ketterman, Jr., VP&TO
Patricia Kint, AsstTO&AsstSec

Greencastle**FIRST NATIONAL BANK**

P.O. Box 8 17225
717/597-2137 Tr\$15 Mil

Hd: Darlene Niswander, TO
Diane Cordell, TrAdm

Greensburg**SOUTHWEST NATIONAL BANK OF PA**

P.O. Box 760 15601
412/834-2310 Tr\$150 Mil

Hd: Irving A. Pratt, SrVP
PersTr: Paul R. Dowds, AsstVP
CorpTr, EmplBen, Nb: W. Bradley Stroud, AsstVP
TrInv, ComTrF: Richard D. Acita, TO
TrOps, TDP: Denis L. Keblar, TO

Hamburg**HAMBURG SAVINGS & TRUST CO.**

52 S. 4th St. 19526
215/562-3811 Tr\$5.1 Mil

Hd: Jutta L. Bausher, TO&AsstTreas

Hanover**BANK OF HANOVER & TRUST CO.**

25 Carlisle St. 17331
717/637-2201 Tr\$71 Mil

Hd: Douglas A. Becker, VP&TO
PersTr: Margaret L. Gilpin
TrInv, EmplBen: Gregory C. Staub
TrOps: Karen C. Walz

FARMERS BANK & TRUST CO. OF HANOVER

13 Baltimore St. 17331
717/637-2291 Tr\$100 Mil

Hd: Gregg A. Oppedal, SrVP&SrTO
PersTr: Christine Neri, VP&TO
CorpTr: Jennifer Leib, AsstTO
EmplBen: James Lane, AsstVP&TO
TrOps: Lonna Trump, AsstTO

HAMILTON BANK

22 Carlisle St. 17331
717/637-2111

(Branch of Lancaster)

Hd: Raymond A. Williams, VP

Harleysville**THE HARLEYSVILLE NATIONAL BANK & TRUST CO.**

483 Main St. 19438
215/256-8851 Tr\$11 Mil

Hd: James Hamilton, SrVP&SrTO
Betty Yerger, TO

★ Harrisburg**THE COMMONWEALTH NATIONAL BANK**

10 S. Market Sq. 17108
717/564-9500 Tr\$466 Mil

(Branches in Carlisle, Lancaster, Shippensburg & York)

Hd: Dean H. Haine, SrVP
PersTr: James H. Best, VP&SrTrMgr
EmplBen: E. Jeffrey Roof, VP&TrMgr
TrInv: Jack Yates, VP&InvMgr
TrOps: Joseph H. Muirhead, VP&TOpMgr

DAUPHIN DEPOSIT BANK AND TRUST CO.

213 Market St. 17101
717/255-2253 Tr\$893 Mil

(Branches in Carlisle, New Holland, Shippensburg and York)

Hd: George D. McKeon, ExecVP
TrAdm: Rick A. Gold, SrVP
PersTr: Charles H. Faust, VP&TO
CorpTr: F. Richard W. Cook, VP&CTO
EmplBen: Charles A. Robson, III
InvMgr: Robert Spicer, VP
TrOps: E. Ronald Deshong, SrVP
Tx: Larry A. Hartman, VP&TO

FULTON BANK

Third & Locust Sts., P.O. Box 1189 17108
717/291-2522

(Branch of Lancaster)

PersTr, Nb: J. Fred Sener, VP&SrEVP
Christopher W. Kull, SrTO
EmplBen, Nb: Bruce T. Smith, VP&TO

HAMILTON BANK

222 Market St. 17104
717/234-2711

(Branch of Lancaster)

Hd: Edward A. Hauck, VP&SrTO
Nb: Joseph L. Paese, FPO

Hazleton**HAZLETON NATIONAL BANK**

101 W. Broad St. 18201
717/459-4240 Tr\$153 Mil

Hd: Thomas L. Burns, VP&TO
PersTr: Diana L. James, AsstVP
Carol A. Toslosky, AsstTO
TrInv: William C. Kringe, VP&IO
EmplBen: Charles M. Parsons, TO
EstAdm: Mary Ann Zubris, AsstTO
Nb: Jeffrey S. Gicking, AsstVP

NORTHEASTERN BANK OF PENNSYLVANIA

P.O. Box 369 18201
717/455-1515

(Branch of Scranton)

Hd: Jerry A. Licata, VP

PEOPLES FIRST NATIONAL BANK & TRUST CO.

1 W. Broad St. 18201

717/455-7771 Tr\$51 Mil

Hd: Thomas Rohrbach, TO

PersTr, EmplBen, Nb: Daniel J. Steber, AsstTO

Catherine Stetz, AsstTO

CorpTr: James Fisher, AsstTO

Hermitage**FIRST NATIONAL BANK OF MERCER COUNTY**

3320 E. State St., Hermitage Sq. 16148
412/981-6000

Hd: Colin C. Appleton, VP&TO

TrInv: Wallace Witmer, VP&TrInvO

Nb: Charles Hersh, VP&TO

Hershey**HERSHEY TRUST CO.**

P.O. Box U 17033

717/534-3225 Tr\$1,371 Bil

Hd, TrInv: Robert C. Allen, Pres

PersTr: Raymond T. Cameron, TO

Harry W. Heath, VP

EmplBen, TrOps: Robert C. Vowler, CFO

Nb: V. B. Rudisill, VP

Hollidaysburg**HOLLIDAYSBURG TRUST CO.**

224 Allegheny St. 16648
814/696-0211 Tr\$46 Mil

Hd: Ruth B. Weaver, VP&TO

TrInv: Bruce R. Erb, VP

Paula Kelley, TO

W. Jeffery Akers, IO

Honesdale**FARMERS & MERCHANTS BANK**

P.O. Box 430 18431
717/253-1096 Tr\$1.2 Mil

Hd: Richard J. Shershenovich, Pres&TO

Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK

733 Main St. 18431
717/253-3355 Tr\$7.8 Mil

Hd: Hugh Rechner, VP&TO

WAYNE COUNTY BANK & TRUST CO.

717 Main St. 18431
717/253-1456 Tr\$20 Mil

Hd: Sally N. Rutherford, VP

Thomas E. LaTournous, AsstTO

Huntingdon**PENN CENTRAL NATIONAL BANK**

P.O. Box 381 16652
814/643-4180 Tr\$50 Mil

Hd, EmplBen, Nb: William Bishop, VP&SrTO

PersTr, ComTrF: Thomas C. Barnhart, TO

CorpTr: Connie L. Grubb, AdmAsst

TrInv, TrOps, TDP: Judy G. Fleming, TO

UNITAS NATIONAL BANK

501 Penn St. 16652
814/643-0350 Tr\$13.3 Mil

(Branch in Chambersburg)

Hd: David I. Sharpe, TO

**Include
Your Logo
See Page 231**

PENNSYLVANIA (Cont'd)

Indiana

LAUREL BANK

922 Philadelphia St. 15701
(Branch of Ebensburg)

Robert L. Douglas, SrVP&SrTO
Gail Homaty, AsstTO

NATIONAL BANK OF THE COMMONWEALTH

Philadelphia & Sixth Sts. 15701

412/349-3400 Tr\$42 Mil

Hd: Wm. A. Mrozowski, AsstVP&TO
TrOps: Donna Woodall, TrAdm

THE SAVINGS & TRUST CO. OF PENNSYLVANIA

P.O. Box 190 15701

412/349-2900 Tr\$120 Mil

Hd: G. Bruce Jenkins, VP&TO
EmplBen: Bert Ross
TrOps: James R. Rihs

Irwin

IRWIN BANK & TRUST CO.

P.O. Box 489 15642

412/863-3100 Tr\$18.6 Mil

Hd: Barbara G. Smith, AsstSec&TO

Jennerstown

PEOPLES BANK & TRUST CO.

P.O. Box 265 15547

814/629-6611 Tr\$12.0 Mil

(Branches in Jerome, Laughlintown & Somers)

D. Kent Fanner, VP&TO

Jerome

PEOPLES BANK & TRUST CO.

P.O. Box 374 15937

Tr\$12.0 Mil

(Branch of Jennerstown)

Hd: D. Kent Fanner, VP&TO

Jim Thorpe

THE JIM THORPE NATIONAL BANK

12 Broadway 18229

717/325-3631 Tr\$1 Mil

Hd: George Armbruster, TO

TrOps: Shirley Sterner, AsstTO

MAUCH CHUNK TRUST CO.

P.O. Box 289 18229

717/325-2721 Tr\$5.721 Mil

Hd: Harold A. Queen, Pres&TO
Ruth M. Allen, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY

P.O. Box 98 15907

814/536-7801 Tr\$115 Mil

(Branch in Bedford)

Hd: Kim Craig, ExecVP&SrTO

Betty Rae Sheehan, VP&TO

Steven M. Krawick, TrInVO

Frank J. Lapinsky, TrInVO

THE MOXHAM NATIONAL BANK

550 Central Ave. 15902

814/536-4481 Tr\$45 Mil

Hd: P. James Hayes, VP, TO&Sec

UNITED STATES NATIONAL BANK

Corner Main & Franklin Sts. 15901

814/533-5397 Tr\$119 Mil

Hd: John H. McGrail, SrVP&SrTO

PersTr: Mildred L. Nelson, VP&TO

TrInV: Judith A. Duchene, VP&TrInVO

TrOps: David L. Mordan, VP&TO

EmplBen: James O. Schlicht, VP&TO

Jonestown

JONESTOWN BANK & TRUST CO.

P.O. Box AA 17038

717/865-2112 Tr\$1.5 Mil

Hd: Frederick R. Boltz, TO

Lancaster

COMMONWEALTH NATIONAL BANK

28 Penn Square 17604

717/295-3210

(Branch of Harrisburg)

David H. Acax, VP&TrMgr

FARMERS FIRST BANK

1635 Lititz Pike 17601

717/394-0547

(Branch of Lititz)

PersTr: Wendy L. Basehoar, AsstVP

EmplBen: Patricia A. Hindermeyer, EBO

Nb: Stephen E. DiNovis, TO

THE FIRST NATIONAL BANK OF LANCASTER COUNTY

25 N. Duke St. 17602

717/396-7520 Tr\$40.5 Mil

Hd, Nb: Charles C. Tunis, VP&TO

PersTr: Thomas H. Breneman, TrAdm

Mildred W. Brown, TO

Irene E. Miller, TO

FULTON BANK

P.O. Box 4887 17604

717/291-2559 Tr\$429 Mil

(Branch in Harrisburg)

Hd: Richard J. Ashby, Jr., ExecVP

PersTr: Daryl Gorton, VP

EmplBen: Richard J. Spangler, VP&TO

CorpTr: Tom L. Wolf, VP&CTO

TrOps: Dennis E. Patrick, TOpO

PersTr, Nb: J. Fred Sener, III, VP&SrEPO

Christopher W. Kull, SrTO

EmplBen, Nb: Bruce T. Smith, VP&TO

HAMILTON BANK

(Corporate Headquarters)

100 N. Queen St. 17604

717/569-8731

(Branches in Hanover, Harrisburg, Lancaster,

Lebanon, Reading, & York. Subsidiary of the

Corestate Financial Corp., Philadelphia, PA)

Corporate Officers:

Hd: David W. Schoffstall, ExecVP

PersTr: Martin B. Ebbert, Jr., SrVP&ChmTrComm

TrOps: Kathryn E. Sangrey, AsstVP

Corp&InvSvcs: Charles A. Knott, VP

Corp&InstlSls: Bruce A. Williams, VP

PersSvcsMktg: David H. Spangler, VP

Legal: Mary E. Colmery

Cont: Amy G. Saxton

PvtBkg: Nancy S. Colarik, SrVP

Lancaster Branch:

100 N. Queen St. 17604

712/291-3636

Hd: Charles R. Hall, Jr., VP&SrTO

Nb: Charles F. Few, FPO

Cynthia Leed, FPO

MERIDIAN ASSET MANAGEMENT, INC.

51 S. Duke St. 17602

717/295-8513

(Branch of Valley Forge)

PersSvcs: Michael W. Wozniski, AsstVP

Nb/PersSvcs: James G. Hughes, VP

Nb/InstlSvcs: Michael S. Kennedy, VP

Laughlintown

PEOPLES BANK AND TRUST COMPANY

Route 30 15655

Tr\$12.0 Mil

(Branch of Jennerstown)

Hd: D. Kent Fanner, VP&TO

Lebanon

FARMERS TRUST CO.

(Division of Fulton Financial Corporation)

817 Cumberland St. 17042

717/274-6506 Tr\$12 Mil

PersTr: Norma J. Gible, TrAdm

Nb: Christopher W. Kull, VP

HAMILTON BANK

P.O. Box 428 17042

717/274-1471

(Branch of Lancaster)

Hd: Charles R. Hall, Jr., VP&SrTO

Nb: Cynthia Leed, FPO

LEBANON VALLEY NATIONAL BANK

9th & Cumberland Sts.

P.O. Box 448 17042

717/274-6868 Tr\$109 Mil

Hd: Larry H. Eberly, VP&SrTO

PersTr: Terrence L. Freeman, AsstVP

TrOps: John P. Mentzer, AsstVP

Nb: Charles N. Parrott, AsstVP

PEOPLES NATIONAL BANK

P.O. Box 450 17042

717/274-2571 Tr\$22 Mil

Hd: Louis W. Ormond, VP&TO

TrOps: Shelley N. Eggert

Leechburg

FIRST NATIONAL BANK

152 Market St. 15656

412/842-1181 Tr\$6 Mil

Hd: Stephen J. Pityk, VP&TO

Lewisburg

COMMONWEALTH BANK & TRUST COMPANY, N.A.

239 Market St. 17837

717/523-1158

(Branch of Williamsport)

David Kupinsky, TO

MELLON BANK (CENTRAL)

Market St. 17837

717/523-1230

(Branch of State College)

NORTHERN CENTRAL BANK

P.O. Box 387 17837

717/523-1138 Tr\$2.5 Mil

Hd: William O. Smith, BrMgr

Nancy C. Wolfe, TO

Lewistown

LEWISTOWN TRUST CO.

100 E. Market St. 17044

717/242-0381 Tr\$16 Mil

Hd: James C. Dillman, VP&TO

MELLON BANK (CENTRAL)

33 E. Market St. 17044

717/242-2361

(Branch of State College)

RUSSELL NATIONAL BANK

32 E. Market St. 17044

717/248-4951 Tr\$33 Mil

(Branches in Burnham, Fort Granville, Mifflin,

Reedsville & Thompsonstown)

Hd: John T. Pearson, SrVP&SrTO

PersTr: Keith B. Showers, VP&TO

Lititz

FARMERS FIRST BANK

9 E. Main St. 17543

717/626-4721 Tr\$110 Mil

(Branches in Elizabethtown, Lancaster, Manheim,

Quarryville & Willow Street)

Hd: Robert S. Luttrell, SrVP

PersTr: Wendy L. Basehoar, AsstVP

Stephen E. Wenzel, TO

Beth Ann Herbert, TO

EmplBen: Patricia A. Hindermeyer, EBO

Nb: Stephen E. DiNovis, TO

77% of the readers of
TRUSTS & ESTATES
select estate appraisers or
auctioneers.

Littlestown

THE GETTYSBURG NATIONAL BANK

10 S. Queen St. 17340
717/359-5131
(Branch of Gettysburg)
Hd: Barry A. Fissel, VP&TO

Lock Haven

MELLON BANK (CENTRAL)

104 E. Main St. 17745
717/893-4171
(Branch of State College)
S. Parucha, Adm

Luzerne

LUZERNE NATIONAL BANK

18709
717/288-4511 Tr\$1 Mil
Hd, TrOps: David Hughes, TO
TrInv, Nb: John Kearney

Malvern

THE NATIONAL BANK OF MALVERN

P.O. Box 38 19355
215/647-0100 Tr/u \$1 Mil
Hd: James Fooskas, Jr., TO

Manheim

FARMERS FIRST BANK

P.O. Box 38 17545
717/665-6801
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
Stephen E. Wenzel, TO
EmplBen: Patricia A. Hindermeyer, EBO
Nb: Stephen E. Dinovis, TO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.

100 Lincoln Way E., P.O. Box 38 17233
717/485-3144 Tr\$9,216 Mil
Hd: N. Parker Knepper, TO

Meadville

FIRST NATIONAL BANK OF PENNSYLVANIA

940 Park Ave. 16335
814/336-3455 Tr\$42 Mil
(Branch of Erie)
Hd: Kenneth L. Montag, AsstVP&TO

MARINE BANK

P.O. Box 8480 16553
814/871-9200 Tr\$1 Bil
Hd: Ronald G. Imboden, ExecVP
PersTr: Timothy Smyth, VP
CorpTr: Alan Paust, AsstVP
TrInv: Wayne Koble, VP
EmplBen: John Masterson, VP
TrOps: Gordon Gibbons, TO
Nb: Sean Hagerly, AsstVP
Phillip Nagy

MELLON BANK

P.O. Box 1086 16335
814/724-6950
(Branch of Oil City)
Thomas E. Lindquist, TO

PENNBANK

201 Chestnut St., P.O. Box 441 16335
814/337-1900
(Division of Titusville)
Hd: Robert B. Donahaffer, VP

Mechanicsburg

FIRST BANK & TRUST CO.

Main & Market Sts. 17055
717/691-4040 Tr\$39 Mil
(Affiliate of PNC Corp.)
Hd, TrInv: Wayne P. Kautz, VP&TO
PersTr, TrOps: Maria A. Tompkins, AsstTO
EmplBen, TDP: Jeffrey A. Woodward, AsstTO

Meyersdale

CITIZENS NATIONAL BANK

15552
814/634-5941 Tr\$4 Mil
Hd: Mary Jane Fagler, TO

Mifflin

RUSSELL NATIONAL BANK

Main St., P.O. Box J 17058
717/436-2156
(Branch of Lewistown)
Bonnie Campbell, BrMgr

Mifflinburg

MIFFLINBURG BANK & TRUST CO.

P.O. Box 186 17844
717/966-1041 Tr\$11 Mil
Mrs. Helen P. Strunk, Pres
Patti J. Middleswarth, AsstTO

Mifflintown

THE FIRST NATIONAL BANK OF MIFFLINTOWN

P.O. Box 96 17059
717/436-2144 Tr\$4.1 Mil
Hd: James R. McLaughlin, ExecVP&TO
Jody D. Graybill, AsstTO
TrOps: Kimberly A. Bryner

THE JUNIATA VALLEY BANK

P.O. Box 66 17059
717/436-8211 Tr\$17 Mil
Hd: Terry S. Love, VP&TO
Cynthia L. Williams, AsstTO
TrOps: Amy L. Bosom

Millersburg

MID PENN BANK

349 Union St. 17061
717/692-2133 Tr\$13.8 Mil
Patricia Walter, TO

UPPER DAUPHIN NATIONAL BANK

P.O. Box 350 17061
717/692-4781 Tr\$18 Mil
(Member of Community Banks, Inc.)
Hd: Robert E. Lenker, ExecVP
Shirley Helwig, AsstVP&TO

Milton

COMMONWEALTH BANK & TRUST, N.A.

210 Market St. 17701
717/742-8731 Tr\$9 Mil
Hd: Donna Carson, BrMgr

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.

P.O. Box L 17954
717/544-4787 Tr\$9.0
Hd: Thomas A. Elliott, Jr., TO

Montoursville

COMMONWEALTH BANK & TRUST, N.A.

355 Broad St., P.O. Box 8 17754
717/368-8101 Tr\$14 Mil
Andrew Baker, BrMgr
George Golden, TO
Nancy G. Montanye, AsstTO

Montrose

COUNTY NATIONAL BANK

10 Public Ave., P.O. Box 186 18801
717/278-1181 Tr\$20 Mil
Hd: M. C. Baker, Pres&SrTO
Mary Lou Warner, TO
PersTr, TrOps, TDP: Reta Gardner, TO
CorpTr, TrInv, EmplBen: David W. Seipp, TO
Nb: Thomas Krupinski, AsstTO

Mount Carmel

UNION NATIONAL BANK

17851
717/339-1040 Tr\$7.7 Mil
Hd: Ida Bevivino, TO&AsstCsh

Mount Joy

UNION NATIONAL MOUNT JOY BANK

P.O. Box 567 17552
717/653-1441 Tr\$12 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.

2 N. Main St., P.O. Box 179 17756
717/546-2211 Tr\$4 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO

Dignity, Self-Esteem, Independence



Everyone strives for these traits, yet for people with mental or physical disabilities, they often seem to be out of reach. Since 1913, The Woods Schools has offered personalized treatment programs to help put these goals within their reach.

For information about gifts or bequests, please contact Bonnie S. Jones at (215) 750-4000.

THE WOODS SCHOOLS LANGHORNE, PENNSYLVANIA, 19047

66% of the readers of
TRUSTS ESTATES
handle charitable requests.

PENNSYLVANIA (Cont'd)

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.

76 S. Main St. 18064
215/746-7312 Tr\$80 Mil
(Branches in Bethlehem & Easton)
Hd: Barbara A. Seifert, VP&SrTO
PersTr: David W. Kidd, AsstVP
EmplBen: George P. Kurtz, AsstTO
TrOps: Sally F. Jablonski, AsstTO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.

P.O. Box 296 15066
412/843-5679 Tr\$100 Mil
Hd: Richard D. Deland, VP&TO
Drew E. Porter, AsstTO

New Castle

FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA

101 E. Washington St., P.O. Box 1488 16103-1488
412/652-5511 Tr\$112 Mil
Hd: Thomas S. Mansell, Esq., SrVP
BusDev: John W. Flannery, Esq., VP&TO
PersTr: Walter W. Boron, TO
TrInv: Anthony J. Maiorana, TO
EmplBen: Samuel I. Haines, VP&TO
TrOps: Patricia B. Wingfield, TO

FIRST SENECA BANK

2 N. Mill St. 16101
412/658-2651
(Branch of Oil City)
Admin: Thomas G. Lamoree, II, VP

New Holland

DAUPHIN DEPOSIT BANK AND TRUST CO.

210 E. Main St. 17557
717/354-4431
(Branch of Harrisburg)
Hd: Richard K. Dieterle, Jr., TO

Newtown

BUCKS COUNTY BANK & TRUST CO.

210 Penns Trail Rd. 18940
215/860-4411
(Branch of Doylestown)
Brian K. Strohl, NBO

FIRST NATIONAL BANK & TRUST CO.

18940
215/968-4872 Tr\$84 Mil
Hd, CorpTr, TrInv: Richard J. Fusco, SrVP&SrTO
PersTr: Steven L. Friedman, TO
EmplBen, Nb: Steven T. Lees, AsstVP&TO
TrOps: Kimberly G. Cole, AsstVP&TO

Norristown

CONTINENTAL BANK

Main & Swede Sts. 19040
215/278-4294 Tr\$626 Mil
(Branches in Doylestown & Philadelphia)
Hd: C. Warren Ormerod, ExecVP
PersTr: William J. Loble, SrVP
CorpTr: Gerald L. Hill, VP
TrInv, ComTrF: Gale S. Gillespie, SrVP
EmplBen: John N. Campbell, SrVP
TrOps: Donald W. Rose, AdmVP
Nb: Thomas J. Vischer, Jr., SrVP

MERIDIAN ASSET MANAGEMENT, INC.

One Montgomery Plaza
P.O. Box 551 19400
215/278-8940
(Branch of Valley Forge)
PersSvcs: Marie Strycharz, VP
Nb/PersSvcs: Lot J. Rizzardi, VP
Doris P. Theune, VP
Nb/InstiSvcs: Thomas A. Campbell, VP

Northumberland

NORTHUMBERLAND NATIONAL BANK

245 Front St. 17857
717/473-3531 Tr\$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

Oil City

FIRST SENECA BANK

248 Seneca St., P.O. Box 318 16301
814/676-8666 Tr\$416 Mil
(Branches in Clarion, New Castle & Pittsburgh)
Hd: E. G. Heffelfinger, Jr., SrVP
PersTr: Rodney L. Campbell, VP
Nb: Paul H. Lackey, VP&TDO
EstSetlmt: R. Grant Carner, AsstVP

MELLON BANK (NORTH), N.A.

100 Seneca St. 16301
814/676-7123 Tr\$450 Mil
(Branches in Erie & Meadville)
Hd: Gary G. Hoyt, SrVP
Larry E. Witherup, VP-TrAdm
Merle A. Bubeck, VP-TrInv
Loretta A. Strawbridge, VP-TrOps
EmplBen: Edward L. Dunlap

Palmerton

CITIZENS BANK & TRUST CO.

P.O. Box 196 18071
215/826-2457 Tr/u\$1 Mil
Hd: Robert J. Kozo, AsstVP&TO

Philadelphia

CONTINENTAL BANK

1500 Market St. 19102
215/564-7396 Tr\$626 Mil
(Branch of Norristown)
Hd: C. Warren Ormerod, ExecVP
Nb: Thomas J. Vischer, Jr., SrVP

CORESTATES FINANCIAL CORP.

Broad & Chestnut Sts.
P.O. Box 7618 F.C. 1-17-1 19101-7618
Tr\$8.530 Bil
(Subsidiaries in Hamilton Bank, Lancaster, Philadelphia National Bank, Philadelphia & New Jersey National Bank, West Trenton, NJ)
CoreStates Hd: Peter P. Burns, SrVP
Corp&InstiTr: Michael J. D'Angelico, SrVP
TrProdMgt: Nancy J. Lanham, VP
Corp&InstiSls: Neil A. Leary, SrVP
TrOps: Peter E. Nipoti, SrVP
TDP: William T. Fitzgerald, VP

CORESTATES INVESTMENT ADVISORS

Broad & Chestnut Sts.
P.O. Box 7618 F.C. 1-17-1 19101-7618
215/973-3350
(Investment Advisor for Hamilton Bank, Lancaster, New Jersey National Bank, West Trenton, NJ & Philadelphia National Bank, Philadelphia)
Paul G. Finegan, Chm&CEO

FIDELITY BANK, N.A.

135 S. Broad St. 19109
215/985-8029 Tr\$4.9 Bil
(Branch in West Chester)
Hd: Antony Edgar, ExecVP
PersTrGp: Donald S. Mills, SrVP
InstiTrGp: Carliss Boggs, VP
InstiTrInv: Edward T. Koch, SrVP&CIO
TrOps: Richard White, VP

FIRST PENNSYLVANIA BANK, NatAssn

1500 Market St. 19101
215/786-8830 Tr\$8.6 Bil
Hd: Stuart T. Saunders, Jr., ExecVP
PersSvcs: John C. Voss, SrVP
BusDev: Pierre E. Richards, DivVP
InstiSvcs: Edward E. Keidat, SrVP
BusDev: James F. McHale, SrVP
SecurTrdg&Res: Richard I. Sichel, DivVP
Centre Square Investment Group:
Donald E. Carver, Pres
TrOps: Maureen E. Pugh, SrVP
TrCont: Richard T. Pieloch, DivVP

FRANKFORD TRUST CO.

6500 Castor Ave. 19149
215/831-6521 Tr\$105 Mil
Hd, TrInv: George L. Lyon, SrVP
PersTr: Doris Welsh, VP
CorpTr: Thomas Mullin, TO
EmplBen: Laraine R. Daly, TO
TrOps: Lisa Ruczynski, TOPO

THE GLENMEDE TRUST COMPANY

229 S. 18th St. 19103
215/875-3200 Tr\$3.725 Bil
Hd: Thomas W. Langfitt, MD
PersTr: Joseph J. Rink, VP
TrInv, Nb: John W. Church, Jr., SrVP
TrOps: A. E. Piscopo, SrVP
Nb: J. Thomas Dunlevy
TDP: John Peiffer

MELLON BANK (EAST) N.A.

Trust and Investment Department
Mellon Bank Center 19102
215/585-3012 Tr\$6 Bil
Hd: George L. Deming, ExecVP
Charles E. Coaquero, SrVP
PersTr: Glenn A. Deibert, VP
EmplBen: William J. McCabe, VP
TrOps: William H. Price, VP
EstAdmin: Thomas J. Hayden, Jr., VP
FinInst: Sally J. Jones, VP

MERIDIAN ASSET MANAGEMENT, INC.

5 Penn Center Plaza 19104
215/854-3063
(Branch of Valley Forge)
PersSvcs: William R. Weber, AsstVP
InstiSvcs: Thomas C. McCoy, VP
InvMgt: Margaret M. Eisler, VP
NbPersSvcs: Earl C. Pfeiffer, VP
NbInstiSvcs: Thomas A. Campbell, VP

THE PENNSYLVANIA TRUST COMPANY

1435 Walnut St. 19102
215/496-3100 Tr\$120 Mil
Hd: Thomas H. Darlington, Pres
PersTr, TrOps: Paul Irwin, SrVP
TrInv: Richardson T. Merriman, SrVP
EmplBen, Nb: Nils L. Berglund, VP
DirResrcs: Walter S. Wilmanski, VP
TrDept: William A. Gurley, VP

THE PHILADELPHIA NATIONAL BANK

Broad & Chestnut Sts.
P.O. Box 7618 F.C. 1-17-1 19101-7618
215/973-3720
(Subsidiary of CoreStates Financial Corp.)
Hd: Rosemary O. Lophen, ExecVP



PROVIDENT NATIONAL BANK

P.O. Box 7648 19101
215/585-5366 Tr\$32 Bil
Hd: Thomas S. Stewart, ExecVP
ExecMgtCo-ord: M. Lisa Parry, VP
EmplBen: William G. McKenna, Pres, PCM
InvRes: Malcolm C. Wilson, SrVP&ChIO
Nb: Ludlow Miller, VP
CorpTr, TrOps: John W. McLaughlin, SrVP
DivSvcs: Robert W. Schneider, Jr., VP
FinInst: Charles B. Landreth, VP
NonProfInsti: Harold S. McGay, Jr., VP
PersSvcs: Thomas K. Whitford, GVP
TrMktg: Nan M. Lansinger, VP

THE RITTENHOUSE TRUST COMPANY

225 S. 18th St. 19103
215/735-1225 Tr\$65 Mil
Hd: George Connel, ExecVP

48% of the readers of
TRUSTS & ESTATES
select investment research services.

PENNSYLVANIA (Cont'd)

Pittsburgh

EQUIBANK

Two Oliver Plaza, 9th Fl. 15222
412/288-5670 Tr\$250 Mil
Hd, PersTr: James W. Koch, VP
CorpTr: Diane M. O'Toole, AsstVP
TrInv, ComTrf: Kevin Startzum, IO
EmplBen: Carol A. Youtz, VP
TrOps: Karen L. Hassan, SrTO

FIRST SENECA BANK

801 Penn Ave. 15222
412/456-2451
(Branch of Oil City)
Adm: Richard J. Gmitter, AsstVP
Thomas E. Morkin, VP

MELLON BANK, NatAssn

Mellon Square 500 Grant St. 15258-0001
412/234-4100 Tr\$22.4 Bil
(Branches in Boca Raton & Sarasota, FL)
Hd: Donald A. McMullen, Jr., ExecVP
TrInv: Alan T. Sachtleben, SrVP
PersTr: George L. Deming, ExecVP
CorpTr: Norman R. Smith, SrVP
BusDev: Norman R. Lubin, SrVP
EmplBen: William F. Adam, VP
TrOps: Larry W. Rinne, SrVP

PRIDE IN PERFORMANCE™



PITTSBURGH NATIONAL BANK

One Oliver Plaza 15265
412/762-3000 Tr\$5.1 Bil
Hd: James M. Patton, SrVP
AsstDivHd: R. Steven Bonnett, VP
PersTr: James M. Ferguson, III, VP
CorpBus: James Smith, VP
ChIO: John Martin, VP
CorpTr: Fred J. Deramo, VP
EmplBen: Nicholas Nilsen, VP
TrOps: Albert Malone, VP
Nb: Phillip P. Deutsch, VP

THE UNION NATIONAL BANK OF PITTSBURGH

4th Ave. & Wood St. 15230
412/644-8105 Tr\$3.110 Bil
Hd: Donald R. Vance, SrVP
EmplBen: Henry W. Strong, VP
PersTr: Douglas W. Sherratt, VP
CorpTr: Gerald H. Kelly, VP
TrInv: Richard A. McLaughlin, VP
ComTrf, TrOps: Anthony J. Molinero, VP
Nb: Eugene S. Bender, VP

Pittston

FIRST BANK OF GREATER PITTSBORN

P.O. Box 560 18640
717/654-4688 Tr\$10 Mil
Hd: Earl J. Campbell, VP&TO

FIRST EASTERN BANK

P.O. Box 710 18640
717/655-7906 Tr\$2.5 Mil
Hd: S. C. Battisti, SrVP
E. P. Yench, AsstIO

Port Allegany

CITIZENS TRUST COMPANY

100 Maple St. 16743
814/642-2571
Stan R. Dunsmore, AsstVP

FIRST NATIONAL BANK

P.O. Box 97 16743
814/642-2351 Tr\$1 Mil
Hd: Lloyd Eastman, TO

Pottsville

MERIDIAN ASSET MANAGEMENT, INC.

101 N. Centre St., P.O. Box 630 17901
717/628-5119, Ext. 325
(Branch of Valley Forge)
PersSvcs: John W. Stirling, VP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstSvcs: Michael S. Kennedy, VP

MINERS NATIONAL BANK

120 S. Centre St. 17901
717/622-2320 Tr\$52 Mil
(Branch in Shenandoah)
Hd: James E. Marconis, VP&TO
Anne B. Reed, TO
James T. O'Brien, AsstVP&TO

PENNSYLVANIA NATIONAL BANK & TRUST CO.

1 S. Centre St. 17901
717/622-4200 Tr\$460 Mil
(Branch in Camp Hill)
Hd: Paul J. Hanna II, SrVP&TO
PersTr: Joseph R. Popson, AsstVP&TO
TrInv: Dwight H. B. Rieman, SrVP&IO
CorpTr: Frederick S. Seewald, AsstVP&TO
TrOps: Sandra L. Kramer, TopO
UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-3011 Tr/\$2.019 Mil
Hd: Eleanor M. Schaeffer, TO

Quakertown

BUCKS COUNTY BANK & TRUST CO.

P.O. Box 67 18944-0067
215/538-2345
(Branch of Doylestown)
Dale A. Sandt, VP

Quarryville

FARMERS FIRST BANK

301 W. Fourth St. 17566
717/786-7337
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermeyer, EBO
Nb: Stephen E. DiNovis, TO

Reading

BANK OF PENNSYLVANIA

50 N. Fifth St. 19601
215/378-3664 Tr\$490.9 Mil
Hd: Edward L. Vey, Jr., SrVP
PersTr: Blaine E. Gaul, VP
CorpTr: James I. Houpt, TO
TrInv: Lee W. Hummel, VP
EmplBen: Leslie K. Davidson, EBO
J. Walker
TrOps: John H. Allen, TopO
Nb: Carl K. Wiest, Jr., VP

HAMILTON BANK

515 Penn St. 19601
215/320-8000
(Branch of Lancaster)
Hd: David Logan Steele, VP&SrTO

MERIDIAN ASSET MANAGEMENT, INC.

35 N. Sixth St., P.O. Box 1102 19603
215/320-3111
(Branch of Valley Forge)
PersSvcs: James V. Elliott, VP
InstSvcs: Raymond T. Kase, Jr., VP
NbMgr: Kenneth H. Rick, VP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstSvcs: Michael S. Kennedy, VP
Inv/PersSvcs: Steven A. Krupa, AsstVP
CorpTr: Richard H. Babb, VP
Tx: Joseph D. Freney, VP

Reedsville

RUSSELL NATIONAL BANK

P.O. Box 428 17084

St. Marys

DEPOSIT BANK

101 St. Marys St. 15857
814/781-1550
(Branch of Du Bois)

Hd: Joseph Werner, VP&CommOffMgr

PENNBANK

10 N. Michael St. 15857
814/781-7111
(Division of Titusville)
Hd: Edward H. Kuntz, VP

Schuylkill Haven

THE SCHUYLKILL HAVEN TRUST CO.

29 E. Main St., P.O. Box 405 17972-0405
717/385-0563 Tr\$7.5 Mil
Hd: Catherine M. Krause, AsstVP&TO

Scottdale

THE SCOTSDALE BANK & TRUST CO.

150 Pittsburgh St., P.O. Box 80 15683
412/887-8330 Tr\$3 Mil
Hd: Donald Kiefer, VP

Scranton

FIRST EASTERN BANK, N.A.

Lackawanna & Washington Ave. 18501
717/969-2056
(Branch of Wilkes-Barre)
Nb: Sally O'Brien, AsstVP&TO

MERCHANTS BANK, NORTH

301 N. Washington Ave. 18503
717/961-7939
(Branch of Wilkes-Barre)
PersTr: Miss Joan S. Cassebaum, VP&TO
Nb: Rita Szymanski, TO

NORTHEASTERN BANK OF PENNSYLVANIA

P.O. Box 937 18501
717/961-7158 Tr\$1.2 Bil
(Branches in Allentown, Hazleton, Stroudsburg & Wilkes-Barre)

Hd: Peter F. Maylan, SrVP
Admin: Myron W. Yench, GpVP
PersTr: William J. Calpin, Jr., VP
TrInv: Matthew D. Mackie, Jr., VP
ComTrf: James H. Downs, VP
SupportSvcs: Carl J. Lisman, GpVP
TrOps: Richard C. Krapf, VP
EmplBen: Richard A. Siarniak, Jr., AsstVP
CorpTr: David C. Leondi, AsstVP
Tx: William J. Zacheiss, AsstVP
Nb: Bruce E. Grover, VP

PENN SECURITY BANK & TRUST CO.

Spruce St. & N. Washington Ave. 18503
717/346-7741 Tr\$60 Mil
Hd, Nb: Robert F. Duguay, SrVP
CorpTr, EmplBen: Michael Kosh, Esq., AsstIO
PersTr: Thomas E. Clewell, VP&AsstIO
Carol Anderson, AsstSec
TrInv: Earl W. Phillips, CIO
TrOps: Margaret Delucy



THIRD NATIONAL BANK & TRUST CO.

130 Wyoming Ave. 18501
717/348-8251 Tr\$210 Mil
Hd, Nb: Edward J. Gilmartin, SrVP&DivMgr
PersTr, Prob: Ronald E. Schield, VP
David W. Seipp, AsstVP
Jay Fendrick, AsstIO
EmplBen: Kenneth N. Godeck, TO
CorpTr: Betty Gallusti, AsstIO&Sec
TrOps: Ronald R. Heusner, VP&TO
TrInv: Richard Mosucci, VP&TrInvO

Selinsgrove

SNYDER COUNTY TRUST CO.

17870
717/374-1131 Tr\$26.328 Mil
Hd: Jack H. Treas, VP
PersTr: Mary Jane Mitterling, TO

Sharon

McDOWELL NATIONAL BANK

E. State & Chestnut Sts. 16146
412/981-1411 Tr\$134 Mil
TrAdm, CorpTr, TrOps: Rosanne Fragle, TO

Shenandoah

MINERS NATIONAL BANK

2 N. Main St., P.O. Box 150 17976
717/462-2742 Tr\$2 Mil
(Branch of Pottsville)
PersTr: Sandee Fritz, AsstTO
PersTr, TrOps: Geraldine Seroka, AsstTO
CorpTr, EmplBen: John J. Yauval

Shippensburg

COMMONWEALTH NATIONAL BANK

P.O. Box 40 17257
717/532-2151
(Branch of Harrisburg)
Hd: Barbara E. Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.

P.O. Box 9 17257
717/532-4131
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Alan B. Rhinehart, AsstTO

Smethport

HAMLIN BANK & TRUST CO.

333 W. Main St. 16749
814/887-5555 Tr\$5 Mil
Hd: Charles A. Crockett, VP&TO

Somerset

PEOPLES BANK & TRUST CO.

Somerset Mall Branch 15501
814/443-3644 Tr\$12.0 Mil
(Branch of Jennerstown)

Hd: D. Kent Fanner, VP&TO

SOMERSET TRUST COMPANY

P.O. Box 777 15501
814/443-3661 Tr\$93.8 Mil
Hd, TrInv, Nb: Donald E. Meese, VP&TO
PersTr, CorpTr, TrOps: Ann B. Persun, AsstVP&TO
PersTr, Est: Karen T. Addleman, AsstTO
ComTrF, TrOps: Carol D. Stern, AsstSec
EmplBen: Tine Hillegass, AsstTO

Souderton

UNION NATIONAL BANK & TRUST CO.

14 Main St. 18964
215/721-2400 Tr\$200 Mil
(Branch in Boca Raton, FL)
Hd: Marvin A. Anders, ExecVP
PersTr: Fern M. Zepp, TO
Dawn R. Walker, AsstTO
CorpTr: Ellena Zienkiewicz, CTO
TrInv: D. Stuart MacAusland, SrInvAn&TO
TrOps, TDP: Vernon L. Clemmer, AsstTO
EmplBen: Timothy E. Miner, TO
Nb: Murray Y. Alderfer, SrVP&TO
Russell M. Moyer, TrConst
Larry E. Nolt, AsstTO

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

State College

MELLON BANK(CENTRAL)

P.O. Box 19 16804
814/234-6347 Tr\$350 Mil
(Branches in Altoona, Lewisburg, Lewistown, Lock Haven & Williamsport)
Hd: C. E. Sprinkle, SrVP
PersTr: C. A. Shaffer, VP
TrInv: John Pomeroy, Jr., VP
EmplBen: Nicholas Helf, EmplBenMgr
Nb: William Phillips, VP

State College Branch

341 N. Science Park Rd. 16803
814/234-6302
James Green, AcctGpAdm
J. Carl Haldeman, AcctGpAdm

MID-STATE BANK & TRUST CO.

1330 S. Atherton St. 16801
814/234-5166
(Branch of Altoona)
Hd: Carole E. Yon, VP

PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA

P.O. Box 298 16804
814/237-7641 Tr\$80 Mil
Hd: Jesse Weaver, SrVP&TO
Dennis E. Hampton, VP&TO

Stroudsburg

FIRST EASTERN BANK, NatAssn

P.O. Box 471 18360
717/476-5044
(Branch of Wilkes-Barre)
Nb: George F. Sheraw, VP&TO

NORTHEASTERN BANK OF PENNSYLVANIA

P.O. Box 469 18360
717/421-1616
(Branch of Scranton)
Hd: Donald F. Page, VP
PersTr: Mary Meissner, AsstVP

UNITED PENN BANK

814 Main St. 18360
717/424-7180
(Branch of Wilkes-Barre)
Admin: Stephen P. Carey, AsstVP
Nb: Roy W. Hart, AsstVP

Summit Hill

SUMMIT HILL TRUST CO.

P.O. Box 45 18250
717/645-5410 Tr/u\$1 Mil
Willfred Gardiner, Sec, Treas&TO

Sunbury

FIRST NATIONAL TRUST BANK

400 Market St., P.O. Box 248 17801
717/286-6781 Tr\$113 Mil
Hd, TrInv: Rue S. Rothermel, SrVP&SrTO
PersTr, Nb: R. Edward Zimmerman, VP&TO
CorpTr, TrOps: John W. Startzel, TO
Thomas D. Weldon, AsstTO

NORTHERN CENTRAL BANK

440 Market St. 17801
717/286-5454
(Branch of Williamsport)
Janice C. Dreese, TrAdm

Titusville

PENNBANK

Corporate Office
Pennbank Center 16354
814/827-2751 Tr\$850 Mil
(Divisions in Bradford, Erie, Franklin, Meadville, St. Marys, Titusville & Warren)
Hd: M. Benton Mitcham, SrVP
Titusville Division:
127 W. Spring St. 16354
814/827-2751
Hd: Darrell L. Johnson, VP

Towanda

CITIZENS & NORTHERN BANK

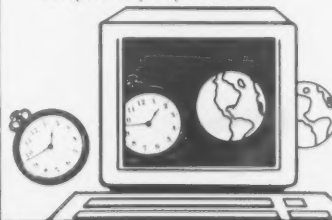
428 Main St. 18848
717/265-6171
(Branch of Wellsboro)
Admin, PersTr, Nb: Gerald W. Smith, TO
FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191 Tr\$10 Mil
Hd: F. Richard Coolbaugh, VP&TO
Mary E. Crawford, AsstTO

IBM® System 36 Compatible*

TRUST SOFTWARE FOR THE REAL WORLD

Effective, on-line trust management can be yours today. Get unmatched performance from bank-proven trust software . . . right on-line. Upwardly compatible to allow for growth, each application module is designed to address bank trust department needs from a banker's perspective. Write for information, or call collect . . .

David Battaglia, Trust Officer/Operations
The Third National Bank and Trust Company
130 Wyoming Avenue, Scranton, PA 18501
Telephone (717) 348-8293



*IBM® and System 36 are trademarks of International Business Machines Corporation.

PENNSYLVANIA (Cont'd)

Uniontown

FAYETTE BANK & TRUST CO.

W. Main St., P.O. Box 2088 15401
412/438-4531 Tr\$22 Mil

Thomas D. Barsody, AsstVP&SrTO
Christine L. Mullin, TO

GALLATIN NATIONAL BANK

P.O. Box 759 15401
412/439-6700 Tr\$250 Mil
Hd: John R. Hoyer, Jr., VP&TO
PersTr: Colleen R. Goff, TO
Sharon Waltz, TO
CorpTr: Louis Del Verme, TO
EmplBen: Janice Pekar, TO
TrOperators: Pamela R. Ford, TOpO

Valley Forge

MERIDIAN ASSET MANAGEMENT, INC.

P.O. Box 2000 19482
215/251-7960 Tr\$5.5 Bil
(Branches in Allentown, Lancaster, Norristown,

Philadelphia, Pottsville & Reading)
Hd: Robert C. Williams, Pres&CEO
PersSvcs: Wallace A. Ries, SrVP
InstlSvcs: John T. Hanley, Jr., SrVP
Mktg/Nb: David P. Andrews, SrVP
Fin/Plg: Richard A. Knoll, SrVP
Ops: Michael B. Morgan, VP
TDP: Patricia Crispin Tyson, VP

MERIDIAN INVESTMENT COMPANY

P.O. Box 2000 19482
215/251-7965 Tr\$1.82 Bil
(Subsidiary of Meridian Asset Management, Inc.)

Philip H. Brown, II, Pres
Craig Moyer, SrInvMgr
Robert Turner, Jr., SrInvMgr
Nb: Lawrence Neill, VP
Dawson Richardson, VP

Warren

MARINE BANK

16365
(Branch of Erie)
Gerald A. Huber, SrVP
Mark J. Goumas, VP

PENNBANK

315 Second Ave. 16365
814/723-5300
(Division of Titusville)
Hd: Edward A. Kavanaugh, VP

Washington

FIRST NATIONAL BANK & TRUST CO.

Trust Division
150 W. Beau St. 15301
412/228-0200 Tr\$40 Mil
Hd: Donald M. Gavett, TO

Waynesboro

CITIZENS NATIONAL BANK OF SOUTHERN PENNSYLVANIA

10-12 W. Main St. 17268
717/762-3121 Tr\$2.6 Mil
Hd: Donald L. Walters, VP
Mary Reyer, AsstTO
Nancy Fahrney, Sec
Barbara Suder, TrAdm

FIRST NATIONAL BANK AND TRUST CO.

P.O. Drawer 391 17268
717/762-8161 Tr\$100 Mil
Hd: David C. Petrillo, VP&TO
Gary D. Kinley, AsstVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Wellsboro

CITIZENS & NORTHERN BANK

P.O. Box 58 16901
717/724-3411 Tr\$61 Mil
(Branch in Towanda)
Hd,Inv: Paul M. Ritter, VP&TO
PersTr,EmplBen,Nb: Thomas L. Briggs, TO
TrOps,TDP: Mary J. Wood, AsstTO

COMMONWEALTH BANK & TRUST COMPANY, NA

61 Main St. 16901
717/724-2621
(Branch of Williamsport)
Linda L. Kennedy, TO

West Chester

FIDELITY BANK, N.A.

13 N. High St. 19381
215/436-7773
(Branch of Philadelphia)
TrAdmin: Theodore H. Davis, VP

FIRST NATIONAL BANK

9 N. High St. 19380
215/692-3000 Tr\$103 Mil
Hd: Charles E. Swape, Pres
Richard E. Warren, Jr., ExecVP&TO
Kevin Quinn, VP&TrInvO
Robert W. Thomas, VP&TO
Judith Harris, AsstTO
Linda Hicks, TO
Jacquelyn A. Clement, TOpO
Patricia M. McNally, TO
Gregory S. Lefever, AsstVP&TO

Wilkes-Barre

FIRST EASTERN BANK,NatAssn

11 W. Market St. 18768
717/826-4637 Tr\$320 Mil
(Branches in Bloomsburg, Scranton & Stroudsburg)
Hd: Joseph J. Dougherty, Jr., SrVP&TO
PersTr,Est: James E. Gallagher, VP&TO
Kenneth L. Malkemes, VP&TO
Joseph Paddock, AsstVP&TO
Kathleen G. Williams, AsstVP&TO
TrInv: Kenneth J. Krogulski, VP
EmplBen: Neil M. Seidel, VP&TO
CorpTr: Lillian Cohen
ComTrF,TrOps: Peter W. Reyburn, VP&TO
Taxes: Donna J. Simpson, AsstSec&TO
Nb: Alexander H. Sickert, AsstVP&TO

MERCHANTS BANK, NORTH

24 W. Market St. 18711
717/826-9680 Tr\$150 Mil
(Branch in Scranton)
Hd,Nb: Patrick J. Aregood, VP&TO
PersTr,TrInv: Emil J. Warren, VP&TO
PersTr: Joan S. Cassebaum, VP&TO
Charles M. Kanarski, TO
PersTr,CorpTr,EmplBen: Lorie K. Mitchell, TO
TrOps: Joseph P. Krugel
Nb: Rita Szymanski, TO

NORTHEASTERN BANK OF PENNSYLVANIA

67 Public Square 18711
717/822-2151
(Branch of Scranton)
Hd: Michael J. Noon, AsstVP
Nb: Bruce E. Gover, VP

UNITED PENN BANK

8-18 W. Market St. 18711
717/826-2852 Tr\$551 Mil
(Branches in Clarks Summit & Stroudsburg)
Tr&InvSvcsGp: Michael W. Duricko, ExecVP
TrHd: John J. Gallo, Jr., SrVP
InvHd: John M. Helinski, VP

Williamsport

COMMONWEALTH BANK & TRUST COMPANY,NatAssn

P.O. Box 308 17703
717/327-5075 Tr\$255 Mil
(Branches in Danville, Lewisburg & Wellsboro)
Hd: David W. Poch, SrVP&SrTO
AsstDivHd: George D. Golden, SrVP&SrTO

PersTr: Robert Haas, VP&SrTO

Jack Kurtz, VP&SrTO
Thomas B. Burkholder, TO
Barbara A. Switzer, AsstTO
TrInv: David L. Bariges
EmplBen: Daniel K. Reynolds
Nb: David Abernathy, TO
Tax: Ronald T. Shoemaker
TrOps: Carson R. Price, TrSysO
Nancy B. McHenry, TOpO

MELLON BANK (CENTRAL)

25 W. Third St. 17701
717/321-1623
(Branch of State College)
J. Parucha, Adm

NORTHERN CENTRAL BANK

P.O. Box 3068 17701
717/327-2150 Tr\$850 Mil
(Branch in Sunbury)
Hd: James Colburn, SrVP
PersTr,ComTrF: Thomas Bloss, VP
CorpTr,EmplBen: William Fox, VP
TrInv: Sharon Baxter, VP
TrOps: Robert McGill, VP

WILLIAMSPORT NATIONAL BANK

329 Pine St. 17701
717/326-2431 Tr\$55 Mil
Hd: Fred A. Faulkrad, TO
CorpTr,ComTrF: Ronald L. Bower, AsstTO
TrOps: Susan R. Cortright, AsstTO

Willow Grove

BANK & TRUST CO. OF OLD YORK ROAD

York & Easton Rds. 19090
215/659-3400
Hd: Gene J. Dailey, VP
Harry Hilger, Jr., VP
Kathryn J. Emtage, AsstVP

Willow Street

FARMERS FIRST BANK

200 Willow Valley Lakes Dr. 17584
717/464-0500
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermeyer, EBO
Nb: Stephen E. DiNovis, TO

York

THE COMMONWEALTH NATIONAL BANK

Continental Square 17405
717/845-8411
(Branch of Harrisburg)
Hd: Leslie W. Brant, VP&TrMgr

DAUPHIN DEPOSIT BANK & TRUST CO.

2055 S. Queen St. 17403
717/843-0861
(Branch of Harrisburg)
Hd: Clyde C. Horner, VP&TO

THE DROVERS & MECHANICS BANK

30 S. George St. 17401
717/843-1593 Tr\$71 Mil
Hd: Gary L. Landis, SrVP&TO
PersTr: Stephen F. Feldmann
TrInv,ComTrF: Ruth L. Phipps
EmplBen: David H. Miller
TrOps: Mildred A. Orwig

HAMILTON BANK

12 E. Market St. 17401
717/771-0200
(Branch of Lancaster)
Hd: Edward A. Hauck, VP&SrTO
Nb: Walter A. Brunke, Jr., FPO

YORK BANK & TRUST CO.

21 E. Market St. 17405
717/843-8651 Tr\$700 Mil
Hd: Richard H. Brown, ExecVP
PersTr: Donald M. Whistler, VP&SrTO
CorpTr: Phyllis Bechtel, AsstVP&CTO
TrInv: Susan J. Beittel, VP&SrTrInvO
EmplBen: David C. Walters, VP&SrTO
TrOps: Bonnie L. Stiles, TOpMgr

PUERTO RICO

San Juan

BANCO DE PONCE

GPO Box 3108 00936

Hd: Armando Cosme Almetzica, SrVP&TO
Luis R. Cintron, VP

BANCO POPULAR DE PUERTO RICO

G.P.O. Box G2708 00936

809/765-9800 Tr\$133 Mil
Hd: Lic. Eva Silen, SrVP, TO&Mgr
Norberto Rivas, VP&AsstMgr

RHODE ISLAND

Newport

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK

286 Thames St. 02840
401/847-2285

(Branch of Providence)

Hd: Robert S. Burnett, FVP

Pawtucket

PAWTUCKET TRUST CO.

286 Main St. 02860

401/724-5000 Tr\$95 Mil

(Branch in Attleboro, MA)

Hd,Trlnv,Nb: Charles A. Calverley, Jr., SrVP&TO
TrAdmin,EstAdmin: Beverly H. Ramsden, VP&TO
TrOperators: Bruce J. Banner, TO

★ Providence

CITIZENS TRUST CO.

870 Westminster St. 02902

401/456-7685 Tr\$500 Mil

Hd,PersTr,Trlnv: Bernard P. Campbell, ExecVP
PersTr: Edward M. Queenan, TO
CorpTr: Kathleen C. Taddei, VP
Trlnv: Salvatore C. DiSanto, SrVP
ComTrF: Mary G. Cournoyer, VP
EmplBen: Nikki M. Dziadosz, SrEBA
TrOperators: Thomas J. Kean, SrVP
Nb: Malcolm W. Starr, VP

FLEET NATIONAL BANK

100 Westminster St. 02903

401/278-6600 Tr\$3.5 Bil

TRUST DIVISION

Hd: James M. Dillon, ExecVP

CLIENT SERVICE GROUP

Frederick H. Sandstrom, SrVP

INVESTMENT POLICY

ChmnInvPol: Harold A. Mackinney Jr., ExecVP

InvRes: John J. Webber, VP

FINANCIAL SERVICES GROUP

TaxAdmin: Richard Massa, VP

FinPlng: G. Cameron Nixon, AsstVP

TRUST & ESTATE GROUP

Terence J. Breiding, SrVP

OPERATIONS GROUP

H. Robert Wagner, Jr., SrVP

NEW ENGLAND TRUST CO.

144 Westminster St. 02903

401/751-4600 Tr\$305 Mil

Hd: Ernest R. Famiglietti, Jr., Pres

PersTr: George Wallace, VP

Trlnv,Nb: Devon W. Deyhle, ExecVP

EmplBen,ComTrF: Ruth K. Mullen, VP

Ralph L. Fletcher, Jr., SrVP&Econ

TrOperators, TDP: Pamela Quarstein, TO

THE OLD COLONY/NEWPORT NATIONAL BANK

58 Weybosset St. 02920

401/431-0100

Hd: Richard P. Erickson, VP

OLD STONE TRUST COMPANY

180 S. Main St. 02903

401/278-2017 Tr\$450 Mil

Hd: S. Lee Miller, Pres

Nb: Richard H. Brandon, ExecVP

PersTr,EmplBen: Nathaniel W. Wetherbee,

SrVP&SrTO

Trlnv: John G. O'Neill, VP&TO

David A. Marcoux, VP&TO

PEOPLE'S BANK, NATIONAL ASSOCIATION

P.O. Box 667 02901

401/275-1000

Hd: Stephen Palmer, CEO

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK

One Hospital Trust Plaza 02903

401/278-8348 Tr\$2.7 Bil

(Branches in Newport, Westerly, RI; Palm Beach & Sarasota, FL)

Hd: Gordon L. Parker, Jr., SrVP

PersTr: Robert S. Burnett, FVP

Trlnv: Brian H. Guck, SrVP

ComTrF: Edward D. Buxton, VP

EmplBen: Kevin P. Stiles, SrVP

TrOperators: George R. Fiddes, SrVP

Nb: Gary L. Gherardini, SrVP

TDP: Karl F. Berger, VP

Westerly

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK

130 Granite St. 02891

401/596-0388

(Branch of Providence)

THE WASHINGTON TRUST COMPANY

23 Broad St. 02891

401/348-1238 Tr\$164 Mil

Hd,PersTr: Harvey C. Perry, II, VP&Sec

Trlnv,ComTrF: Alexander E. Urban, VP&TrlnvO

TrOperators: Edward W. Tierney, TOpO

Tx: George L. O'Brien, FidTxO

Nb: Joan M. McCormick, VP

SOUTH CAROLINA

Anderson

SOUTH CAROLINA NATIONAL BANK

P.O. Box 1907 29622

803/261-5080

(Branch of Columbia)

PersTr-DeptMgr: J. Daniel McLendon, VP&TO

Belton

SOUTHERN NATIONAL BANK OF SC

123 O'Neal St. 29627

803/338-6161 Tr\$6 Mil

Hd: James R. Fowler, VChm, RegExec&TO

PersTr: Jean Franks, AsstVP&TO

Charleston

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.

P.O. Box 10608 29411

803/724-3949

(Branch of Columbia)

Mgr: Stephen D. Bowen, III

FIRST UNION OF SOUTH CAROLINA

P.O. Box 995 29402

803/724-1000

(Branch of Greenville)

Hd: Craig A. Christie, TO

Nb: Herbert Smith, VP

NCNB SOUTH CAROLINA

One Broad St. 29401

803/723-6800

(Branch of Columbia)

CityTrMgr: Sally A. Skardon, VP&TO

PersTr: Kendall Dudley, TO

SOUTH CAROLINA NATIONAL BANK

P.O. Box 700 29402

803/577-8403

(Branch of Columbia)

W. Thomas Rutledge, Jr.,

SrVP, TO&PersTrRegExec

J. Heyward Harvey, VP, TO&PersTrDeptMgr

PersTr,Nb: Thomas P. Colthran, VP&TO

Clinton

M. S. BAILEY & SON BANKERS

29325

803/833-1910 Tr\$170 Mil

Hd: Charles F. Waldron, VP&TO

Trlnv: W. Glenn Keadle, VP&TO

TrAdm: Ruth F. Nelson, AsstVP&TO

TrOperators: Cheryl H. Allen, TO

★ Columbia

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.

P.O. Box 727 29222

803/765-8091

(Subsidiary of Citizens and Southern Trust

Company, Inc., Atlanta, GA. Branches in Charleston, Greenville, Hilton Head, Myrtle Beach, Rock Hill & Spartanburg)

Thomas W. Murray, Pres

Mktg: Rita B. Cullum

PersTr: Thomas H. Ketchin, III

Inv: William D. Verner

Ops: Nancy C. Johnson

CorpTr&InstitSvcs: Aline Ferguson

EmplBen: David Manuszak

Tx: Vernon O. Riley

Compl: Dennis C. Adams

FIRST CITIZENS BANK & TRUST CO. OF SOUTH CAROLINA

P.O. Box 29 29202

803/733-2671

Hd,Nb: William K. Brumbach, Jr., SrVP&SrTO

PersTr: Michael L. McAdams, VP

EmplBen: Robert D. Ganns, VP

TrOperators: Laura K. Scott, VP&TOpO

FIRST UNION OF SOUTH CAROLINA

P.O. Box 728 29202

803/748-4400

(Branch of Greenville)

George Durban, RTO

Nb: Sharon Bryant, TO

NCNB SOUTH CAROLINA

P.O. Box 2307 29202

803/771-2127 Tr\$425 Mil

(Branches in Charleston, Greenville & Hilton

Head)

MgrPersTrAdm: C. Gerald Lane, Jr., VP&TO

CalaMgr: Thomas W. Duke, Jr., VP, TO&AsstSec

PersTr: Charles S. Halliway, Jr., VP&TO

R. Westmoreland Clarkson, AsstVP&TO

Sharon A. Hodge, TO

Susan Joyner, TO

PersTr&BusDev: Brenda T. Wheeler, VP&TO

EmplBen: William E. Jones, VP&TO

Dorothy H. Munsch, VP, TO&AsstSec

Florence H. Groover, AsstVP&AsstSec

InvMgt: M. Carlyle Kinlaw, Jr., VP&TO

Elizabeth B. Glazebrook, VP, TO&AsstSec

TrTx: Douglas R. Jones, VP, TO&AsstSec

Mable I. Prioleau, AsstVP&TO

TrRE: Debora M. Shelley, VP, TO&AsstSec

John R. Jones, TO

50% of the readers of
TRUSTS & ESTATES
select computer and
financial services.

SOUTH CAROLINA (Cont'd)

Columbia (Cont'd)

SOUTH CAROLINA NATIONAL BANK

1401 Main St. 29226
803/765-3673 Tr\$1.4 Bil

(Branches in Anderson, Charleston, Columbia, Florence, Greenville, Hilton Head Island, Myrtle Beach & Spartanburg)
TrDivExec: Julian W. Walker, Jr., SrVP&GenTO
TrComp: Sandy M. Yarborough, AsstVP&TO
EBTExec: L. M. Gantt, SrVP&TO
EBTAdm: Denise L. Joy, VP&TO
EBTComm&SuppSvc: James I. Muir, III, AsstVP&TO
EBTNb: Charles J. Miller, VP&TO
CorpTr,TrOpsExec:
Richard L. Cain, Jr., SrVP&TO
TrOps: Freeman W. Coggins, Jr., VP&TO
CorpTr(CorpBd,SecTransf),Mgr:
F. Richard Harmon, Jr., VP&TO
PersTr,RegExec: W. Patrick Dorn, Jr., SrVP&TO
PersTrMgr: James W. Waddill, VP&TO
PersTrNb: Robert G. Davidson, VP&TO
PersTr,SuppExec: Hugh Z. Graham, SrVP&TO
RE: Marvin W. Wall, VP&TO
Tx: John R. Price, VP&TO

Florence

FIRST UNION OF SOUTH CAROLINA

291 W. Cheves St., P.O. Box F-12 29501
803/664-2900
(Branch of Greenville)

Dorothy A. King, AsstVP&TO

SOUTH CAROLINA NATIONAL BANK

P.O. Drawer F-16 29501
803/664-4094

(Branch of Columbia)

PersTr,Nb: Thomas B. Richardson, TO

Fountain Inn

THE PALMETTO BANK

P.O. Box 128 29644
803/862-4411
(Branch of Laurens)

Greenville

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.

P.O. Box 1449 29602
803/240-6196

(Branch of Columbia)

Mgr: Michael J. Crow

FIRST UNION OF SOUTH CAROLINA

P.O. Box 1329 29602
803/255-8000

(Branches in Charleston, Columbia & Florence)

Hd: William J. Boswell, Jr., SrVP

Nb: Jack S. Courtney, VP

NCNB SOUTH CAROLINA

P.O. Box 608 29602
803/271-5930

(Branch of Columbia)

Mgr: Marion W. Beacham, Jr., VP&TO

PersTr: John G. Roark, VP&TO

Mary W. Green, VP,TO&AsstSec

Patricia A. Pridmore, VP&TO

Pamela J. Acker, TO&AsstSec

RE: Armand G. Curtis, AsstVP&TO

BusDev: David W. Edwards, VP&TO

THE PALMETTO BANK

P.O. Box 5473 29606
803/297-4325

(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK

P.O. Box 969 29602

803/239-6836

(Branch of Columbia)

Hd: M. M. Medlin, SrVP,TO&PersTrRegExec

PersTr,Nb: Donald L. Stokes, AsstVP&TO

Greenwood

THE COUNTY BANK

P.O. Drawer 3129 29648
803/229-2551 Tr\$42.5 Mil
Hd: R. T. Dunlap, Jr., Pres

Greer

BANK OF GREER

P.O. Box 708 29652
803/877-9651

Hd: Woodrow Forest, SrVP&TO

PersTr,Nb: Donald E. Rizer, AsstTO

Hilton Head Island

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.

P.O. Box 5688 29938
803/785-6111

(Branch of Columbia)

Mgr: Mackey Scott, III

NCNB SOUTH CAROLINA

P.O. Box 5040 29938
803/785-4245

(Branch of Columbia)

PersTr: Mary K. Dominick, AsstVP&TO

Nb: John A. Ellison, TO

OLD COLONY TRUST COMPANY OF SOUTH CAROLINA, N.A.

1 Chamber of Commerce Dr., P.O. Box 16 29938
803/842-3030 Tr\$140 Mil

(A Bank of Boston Company)

Richard P. Trumpler, Pres&CEO

PersTr: William K. Mackey, Jr., SrVP&Csh

Frances F. McGrath, AsstTO

Nb: Helen Nugent

SOUTH CAROLINA NATIONAL BANK

P.O. Box 5069 29928
803/686-9317

(Branch of Columbia)

Charles H. Rudolph, Jr.,

VP,TO&PersTrDeptMgr

Holly Hill

FIRST NATIONAL BANK

P.O. Box 38 29059
803/496-5011 Tr/u\$1 Mil
Hd: J. L. Wiggins, TO

Laurens

THE PALMETTO BANK

P.O. Box 49 29360
803/984-4551 Tr\$48 Mil

(Branches in Fountain Inn, Greenville,

Simpsonville & Spartanburg)

Hd: Philip A. Betlette, SrVP-Inv&TO

PersTr: Edith S. Brown, AsstVP&TrAdmO

TrOps: Edna C. McCarter, AsstTOpO

Lexington

THE LEXINGTON STATE BANK

P.O. Box 8 29072
803/359-5111 Tr\$30 Mil

Hd: R. N. Hubbs, ExecVP

David Hipp, VP&TO

Myrtle Beach

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.

P.O. Box 807 29577
803/448-4381

(Branch of Columbia)

Mgr: Donald J. Howard

SOUTH CAROLINA NATIONAL BANK

P.O. Box 897 29578

803/626-5656

(Branch of Columbia)

PersTrDeptMgr: Harold B. Burkart, VP&TO

Rock Hill

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.

P.O. Box 530 29731-6530
803/328-2431

(Branch of Columbia)

Mgr: P. Austin Carter, Jr.

Simpsonville

THE PALMETTO BANK

P.O. Box 728 29681
803/963-3671

(Branch of Laurens)

Spartanburg

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.

P.O. Box 1052 29304
803/582-7511

(Branch of Columbia)

Mgr: J. E. Zimmerman

THE PALMETTO BANK

P.O. Box 5067 29304
803/585-1376

(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK

P.O. Box 5707 29304
803/596-4520

(Branch of Columbia)

Mgr,PersTr: Barry M. Carter, VP&TO

Sumter

THE NATIONAL BANK OF SOUTH CAROLINA

P.O. Box 1798 29151
803/778-8215 Tr\$130 Mil

DeptMgr: Terry R. Good, SrVP

EmplBen: R. S. Price, VP&TO

Admin: Catherine K. Gardner, TO

Tropers: Vivian Kelley, Supv

Nb: C. D. Lipscombe, Jr., SrVP

Admin: Claudette Jackson, AdmAsst

Dale Justice, AdmAsst

Corp: Elizabeth Riley, Clerk

SOUTH DAKOTA

Aberdeen

FIRST BANK OF SOUTH DAKOTA, N.A.

(First Bank System)

North Division

P.O. Box 1000 57401

605/225-9400

(Branch of Sioux Falls)

Marilyn Hearen, TrAdm

NORWEST BANK SOUTH DAKOTA, N.A.

204 S. First St., P.O. Box 849 57401

605/226-1116

(Branch of Sioux Falls)

Hd: D. Tansager, VP

M. Turnwall, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Belle Fourche

PIONEER BANK & TRUST

P.O. Box 729 57717
605/892-2536 Tr\$9 Mil
Hd: Jeb H. Clarkson, VP
Trlnv, Nb: S. M. Clarkson, ExecVP
TrOps, TDP: Mary Kay Budmayr

Brookings

FIRST NATIONAL BANK

P.O. Box 57 57006
605/692-6294 Tr\$30 Mil
Hd: Robert Leibrich
TrOps: Darla Lentsch
Nb: Thomas Biorath

Huron

FARMERS & MERCHANTS BANK

P.O. Box 848 57350
605/352-6444 Tr\$25.0 Mil
Hd: Jim Laird, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK

P.O. Box 907 57301
605/996-7755 Tr\$55 Mil
Hd: David L. Margheim, VP&TO
PersTr: Karen Roth, AsstTO
TrOps: Lillian Munce, TrAdm

★ Pierre

BANKWEST N.A.

P.O. Box 998 57501
605/224-7391 Tr\$15.0 Mil
Hd: Bruce O. Ley
Trlnv: Steve Bumann
TrOps: Mary L. Wilson
TDP: Susan Beard

Rapid City

FIRST BANK OF SOUTH DAKOTA, N.A.

(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
(Branch of Sioux Falls)
Hd: John M. Dunleavy, VP&TO
PersTr: Lee Granaas, TO
Sandy Hennen, TO

NORWEST BANK SOUTH DAKOTA, N.A.

825 St. Joseph St., P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Gary Gunderson, TO

Sioux Falls

FIRST BANK OF SOUTH DAKOTA

(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr\$655 Mil
(Branches in Aberdeen & Rapid City)
Hd: Thomas J. Flynn, SrVP
CorpTr: Timothy E. Hamel, VP&TO
Trlnv: Dennis D. Holzwarth, VP&TrlnvO
TrOps: Mary Jo Curtin, AsstVP&TO
EmplBen, PersTr: Dennis Daugaard, VP

FIRST INTERSTATE BANK, N.A.

P.O. Box 1348 57101
605/335-4001 Tr\$65 Mil
(Branch in Watertown)
Hd, CorpTr, Trlnv, EmplBen:
David G. Hottmann, SrVP&TO
PersTr: Mike Kulas, TO
TrOps: Linda Mickalowski, TO
Nb: C. B. Erickson, TrMktgO
TDP: Byron Johnson

THE FIRST NATIONAL BANK

100 S. Phillips Ave., P.O. Drawer 1186 57117
605/335-5180 Tr\$250 Mil
Hd: Robert Weeks, SrVP&TO
PersTr: C. B. Hines, VP&TO
Nancy Wahlstrom, AsstVP&TO
Andrea Kuehn, TO
PersTr, Nb: Steve Warwick, AsstVP
Trlnv: M. C. Peterson, VP&TO
Peggy Dant, AsstVP&TO
TrOps: Carol Rysavy, AsstVP&TO
CorpTr: F. Bert Olson, AsstVP&TO

NORWEST BANK SOUTH DAKOTA, N.A.

101 N. Phillips Ave., P.O. Box 1953 57117
605/339-7400 Tr\$379 Mil
(Branches in Aberdeen, Rapid City & Watertown)
Hd: Orley Rath, SrVP
CorpTr, Nb: L. D. Andrews, VP&S.F., DivMgr
EmplBen: Ross Fenn, VP
Jon Olen, TO
FM, PersTr, TrOps: Alvin J. Meyer, AsstVP
Trlnv: Dennis Hoffman, AsstVP&IO
Nb: Craig Miller, TO
VALLEY NATIONAL BANK OF SIOUX FALLS
1103 E. 8th St., P.O. Box 789 57117-0789
605/336-3740 Tr\$10 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

FIRST DAKOTA NATIONAL BANK

57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN

P.O. Box 877 57201
605/886-8401 Tr\$9 Mil
Hd: Richard Neal, AsstVP&TO
FIRST INTERSTATE BANK
P.O. Box 1624 57201
605/882-2300
(Branch of Sioux Falls)
Dale Christensen, VP&TO

NORWEST SOUTH DAKOTA, N.A.

20 N. Maple St., P.O. Box 550 57201
605/886-8466 Tr\$250 Mil
(Branch of Sioux Falls)
Hd: Mike Marcellus, TO

Webster

SECURITY BANK & TRUST CO.

P.O. Box 596 57274
605/345-3306 Tr\$2.0 Mil
Hd: R. H. Garry, Pres&TO

Winner

FARMERS STATE BANK

P.O. Box 31 57580
605/842-1313 Tr\$6 Mil
Hd: Allan Larson, CO&TO
Richard Nelson, TO
James J. Jares, TO

Yankton

FIRST DAKOTA NATIONAL BANK

P.O. Box 156 57078
605/665-9613 Tr\$25 Mil
(Branch in Vermillion)
Hd, Trlnv: Robert L. Leibrich, TO
PersTr: Marsha J. Beran, TO

21% of the readers of
TRUSTS • ESTATES
are involved in endowment funds.

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK

2 Park Ave. 37303
615/745-0261
Hd: Kate Swafford, TO
Trlnv: Paul Willson, TrlnvO

THE FIRST NATIONAL BANK & TRUST CO.

P.O. Box 100 37303
615/745-2452 Tr\$52.2 Mil
Hd, PersTr, Trlnv, Nb: Michael L. Bevins, SrVP&TO
PersTr, CorpTr, ComTrF, EmplBen, TrOps:
Sheila Sterling, AsstVP&TO

Bolivar

HARDEMAN COUNTY BANK

809 W. Market, P.O. Box 309 38008
901/658-5219 Tr/\$1 Mil
Hd: Don Cherry, TO

Bristol

FIRST AMERICAN TRUST CO., N.A.

Volunteer & State Sts., P.O. Box 368 37620
615/968-4122 Tr\$32 Mil
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr
PersTr: Jane Anderson, AsstVP
EmplBen: Susanne Brown

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

P.O. Box 438 37620
615/968-2691
Hd: Suzanne T. Donaldson, VP&Mgr
PersTrAdmin: Claudette Starrett, TO

TRICITY BANK & TRUST CO.

P.O. Box 429 37621
615/323-3161 Tr\$17 Mil
(Member First Virginia Banks, Inc.)
Hd: L. C. Nicely, FVP&TO

Brownsville

BROWNSVILLE BANK

111 S. Washington St. 38012
901/772-1201 Tr\$2 Mil
Hd: Dewey Jones, SrVP

THE FIRST STATE BANK

6 N. Washington, P.O. Drawer 929 38012
901/772-1642
Hd: B. M. Moses, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.

P.O. Box 1638 37401
615/757-3722 Tr\$1.2 Bil
Hd: Justin G. Ferguson, ExecVP
PersTr, EmplBen: Robert C. Klose, SrVP
CorpTr: Peter T. Cooper, SrVP
Trlnv: Andrew J. Muldoon, SrVP
ComTrF: Lori Payne, TrSecOpO
TrOps, TDP: Rick Chestnutt, VP
Nb: James A. Woods, VP

FIRST TENNESSEE BANK, CHATTANOOGA

701 Market St. 37402
615/757-4436 Tr/\$203.8 Mil
Hd, PersTr: Neil B. Cofer, SrVP&TO
PersTr, Prob: Joe F. Hildreth, VP&TO
CorpTr, EmplBen: Patricia Young, TO
Trlnv, ComTrF: Robert Kemp, VP&IO
TrOps: Donald R. Keith, VP&TO
Nb: John Watson

PIONEER BANK

801 Broad St. 37402
615/265-2551 Tr\$150 Mil
Hd: Ralph M. West, ExecVP&TO
PersTr: R. Larson Mick, VP&TO
L. Thomas Sliger, VP&TO

TENNESSEE (Cont'd)

Chattanooga (Cont'd)

SOVRAN BANK

633 Chestnut St. 37450
615/756-6639 Tr\$150 Mil
(Affiliate of Nashville)

Hd: Larry Putnam, ExecVP&TO
EmplBen: Edward N. Taliaferro, VP&TO
TrOps: Karen B. Moore, CTO

UNION PLANTERS NATIONAL BANK

701 Chestnut St. 37402
615/752-3270
(Branch of Memphis)
Steve Scaro, VP&TO

Clarksville

COMMERCE UNION BANK CLARKSVILLE

P.O. Box 567 37041-0567
615/553-2200 Tr\$3.0 Mil

Hd: Robert R. Welch, Pres
PersTr: Fred O. Murphy, ExecVP
TrOps: Tim Kennedy, VP
Nb: Bill Wyatt, SrVP

DOMINION TRUST COMPANY OF TENNESSEE

One Public Square, P.O. Box 607 37041
615/552-5300
(Branch of Nashville)

Helen Seay Rhoden, VP&TO
Nebur B. Binkley, TO

FIRST AMERICAN TRUST CO.

128 N. Second St., P.O. Box 508 37041
615/552-6444 Tr\$28 Mil
Hd: Don C. Birdwell, VP&TO

Cleveland

CLEVELAND BANK & TRUST CO.

P.O. Box 4170 37320-4170
615/472-3261 Tr\$39.3 Mil

Hd: R. H. Robbins, VP&TO
TrOps: Fay McSpadden, TopO

FIRST AMERICAN NATIONAL BANK OF CLEVELAND

P.O. Box 49 37364
615/472-2131
Hd: Howard Holdredge, TO

MERCHANTS BANK

P.O. Box 1149 37364
615/479-4151 Tr\$2 Mil
Hd: James H. McLain, Chm&Pres
Phyllis Whitehead, SrVP&TO

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK

P.O. Box 1148 38402
615/388-3145 Tr\$59.751 Mil
Hd, TrOps: Roy A. Hamilton, Jr.,
ChFC, VP&SrTO

PersTr: William L. Massey, Jr., AsstTO
CorpTr, EmplBen: Roseann Williams, AsstTO
TrInv, Nb: Roy A. Hamilton, Jr., VP&SrTO

Dickson

DOMINION TRUST COMPANY OF TENNESSEE

(Formerly First National Bank)
719 E. College St., P.O. Box 666 37055
615/446-3151

Hd: Rena Willey, SrVP&TO
Gretchen Holladay, TO

Dresden

WEAKLEY COUNTY BANK

Church St., P.O. Box 169 38225
901/364-3131 Tr/u\$1 Mil
Hd: Terry J. Oliver, TO
Jennifer R. Reavis

Dyersburg

FIRST CITIZENS NATIONAL BANK

Court & Mill Sts. 38024
901/285-4410 Tr\$96.7 Mil
Hd: James L. Surface, VP&SrTO
PersTr: Sue Carolyn Akins, VP&TO
TrInv: Kenneth S. Coleman, AsstVP&IO
EmplBen: Paul Jones, TO
TrOps: Jennie Allen, AsstVP&TopO

FIRST TENNESSEE BANK, NATIONAL ASSOCIATION

P.O. Box 990 38025-0990
901/286-1500 Tr\$2 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK

Broad & Lynn Ave. 37643
615/543-2265 Tr\$3 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

DOMINION BANK

P.O. Box A 37334
615/433-6141 Tr\$7.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOps: Joan Hinson, TO
Nb: Shirley Goodman, VP

Gleason

BANK OF GLEASON

P.O. Box 231 38229
901/648-5506 Tr\$1 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE

P.O. Box 488 37072
615/859-9366 Tr\$4 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

SOVRAN BANK GREENEVILLE

P.O. Box 1390 37744
615/639-2181 Tr\$4 Mil
(Affiliate of Nashville)
Hd: Marilyn Grigsby, AsstVP&TO

GREENE COUNTY BANK

P.O. Box 1120 37744-1120
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK

1214 Main St. 38343
901/784-1122
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON

38344
901/986-5026 Tr\$1.7 Mil
PersTr, CorpTr, ComTrF: Virginia Goodrum, TO
J. M. Therrell
John W. Clement
Bertie Warbritton

Jackson

FIRST AMERICAN TRUST CO., N.A.

Main & Highland Sts.
P.O. Box 309 38302
901/422-9745 Tr\$40 Mil
Hd: J. H. Scott, VP&RegMgr
PersTr: Charles R. Harrison, AsstVP
Marguerite Holder, AsstVP
SS: Brenda Jones

JACKSON NATIONAL BANK

P.O. Box 549 38302
901/422-9257 Tr\$24.0 Mil
Hd, PersTr, TrInv, EmplBen, Nb: James C. Scott,
SrVP&SrTO
PersTr: Douglas Medlin, TO
CorpTr: Janis Kimsey, AsstTO
TrOps, TDP: Deborah Isbell, VP&TOpO

UNION PLANTERS NATIONAL BANK

P.O. Box 189 38302
901/422-9615
(Branch of Memphis)
William Hymers, VP&TO

Johnson City

FIRST AMERICAN TRUST CO., N.A.

P.O. Box 1998 37601
615/282-1711 Tr\$20 Mil
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

P.O. Box 3007 CRS 37601
615/461-1230
Mgr: Suzanne T. Donaldson, VP
PersTrAdmin: Claudette Starrett, TO
TrSIs: James VanDyke, TO

HAMILTON BANK OF JOHNSON CITY

P.O. Box 1677 37601
615/928-6441 Tr\$90 Mil
Hd, TrInv, ComTrF, PersTr: Lily C. Wyatt, Jr.,
VP&SrTO

PersTr: Robert Allen, TO
TrOps: Jane Smith, VP&TO
Nb: Betsy L. Shaw, AsstVP

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF UPPER EAST TENNESSEE

2112 N. Roan St., P.O. Box 1557 37605
615/282-6311
Hd: James G. Burleson, VP&SrTO
PersTr: Adam B. Crouch, AsstVP&TO
TrOps: Barbara N. Reedy, TO

SOVRAN BANK/TRI-CITIES

1616 W. Market St. 37604
615/929-3138
(Affiliate of Nashville)
Marilyn Grigsby, AsstVP&TO

Kingsport

FIRST AMERICAN TRUST CO., N.A.

P.O. Box 1981 37662
615/229-0283 Tr\$180 Mil
(Branches in Bristol & Johnson; City, Affiliate of
Nashville)

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

RegMgr: Donald W. Secrest, VP
P.O. Box 239 37662
615/246-9311
Mgr: Suzanne T. Donaldson, VP
PersTr, Admin: Claudette Starrett, TO
TrSIs: James VanDyke, TO

Knoxville

FIRST AMERICAN TRUST CO.

P.O. Box 511 37901
615/521-5177 Tr\$250 Mil
James J. Roscoe, SrVP&RegMgr
PersTr: Melinda Ethier, VP
EmplBen: Cherry Whitaker

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

P.O. Box 280 37995-0280
615/971-2100
PersTr: Ralph Davidson
CorpTr: Bruce Mitchell
TrInv: Paul Ratliff

THIRD NATIONAL BANK IN KNOXVILLE

37997-6000
615/544-2416 Tr\$300 Mil
Hd, Nb: Earl W. Hagler, SrTO
PersTr, EstStlmt: Tammie N. Fennell, TO
Lisa A. Beal
EmplBen: Lisa A. Holland, TO

VALLEY FIDELITY BANK & TRUST CO.

P.O. Box 1991 37902
 615/521-3984 Tr\$750 Mil
 Hd: A. H. Thompson, ExecVP
 PersTr: David Moore, VP&TO
 CorpTr: Bette Bacon, VP&TO
 TrInv: Robert Killafer, SrVP&TO
 EmplBen: Randy Miller, SrVP&TO
 TrOps: Darlene Chapman, TO
 Nb: Jim Baugh, SrVP

Lewisburg**PEOPLES & UNION BANK**

P.O. Box 2277 37091
 615/359-6222 Tr/u\$1 Mil
 Hd: James M. Jones, Jr., Chm&CEO

SOVRAN BANK

P.O. Box 2428 37091
 615/359-1515 Tr/u\$1 Mil
 Hd: Vivian H. Clift, SrVP&TO

McMinnville**CITY BANK & TRUST CO.**

Court Sq. 37110
 615/473-2147 Tr\$13.5 Mil
 Hd: E. D. Busic, SrVP&TO
 TrOps: Sandy Hillis, AsstTO

FIRST NATIONAL BANK TRUST DEPT.

200 E. Main St. 37110
 615/473-4402
 Hd: James E. Grison, SrVP&TO
 Mrs. Eva Sue Bouldin, AsstVP&AsstTO

Memphis**BOATMEN'S BANK OF TENNESSEE**

6060 Poplar, Ste. 276 38119
 901/762-6286
 Hd: Sharon Hammer, VP&SrTO
 EmplBen: Tracey H. Bravos, AsstVP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

P.O. Box 84 38101
 901/523-4530 Tr\$1.865 Bil
 Hd: E. Kelton Morris, ExecVP
 PersTr: Wayne C. Marsh, SrVP
 CorpTrSvcs: Yvonne Watson, SrVP
 TrInv,ComTrF: William V. Pruett, Adv
 EmplBen: Deborah McDonald, SrVP
 TrOps: David Taylor, SrVP
 CorpTr: C. Douglas Kelso, III, SrVP
 CorpTr,Nb: Bruce Mitchell, SrVP
 PersTr,Nb: Charles Gilliland, SrVP
 TrSecur: Louis Belloflores, SrVP

NATIONAL BANK OF COMMERCE

1 Commerce Square 38150
 901/523-3208 Tr\$385 Mil
 Hd: J. Hallam Boyd, Jr., SrVP&SrTO
 PersTr: Fletcher Haaga, FVP&TO
 CorpTr,TDP: Robert Garmon, VP
 TrInv,ComTrF: Commerce Capital Mgmt. Inc.
 EmplBen: Dianne Shockley, FVP&TO
 Nb: Paul Calame, SrVP&TO
 TrOps: Vickie Devezin, AsstVP

SOVRAN BANK

P.O. Box 1503 38101
 901/458-8016
 (Affiliate of Nashville)
 John G. Powell, SrVP

UNION PLANTERS NATIONAL BANK

P.O. Box 387 38147
 901/523-6200 Tr\$419.7 Mil
 (Branches in Chattanooga, Jackson & Nashville)
 Hd: John W. Black, ExecVP
 Fin&AdminSupp: Mary M. Perry, SrVP&SrTO
 PersTr: E. James House, Jr., SrVP
 CorpFin: Jon W. Hobart, SrVP
 EmplBen: Mary M. Perry, SrVP
 TrInv: Walter A. Haas, SrVP
 RE: Harry Baker, AsstVP
 TrAuto: Jere Pierce, VP
 TrOps: Gary Carlton, AsstVP
 Nb: Mike Gates, VP

Morristown**THIRD NATIONAL BANK IN HAMBLÉN COUNTY**

P.O. Box 1047 37816-1047
 615/586-2242 Tr\$25 Mil
 Hd: Timothy Dean Coley, AsstVP&TO

Murfreesboro**MID-SOUTH BANK & TRUST CO.**

P.O. Box 100 37133-0100
 615/893-1000 Tr\$49 Mil
 Hd: David W. Hopper, SrVP&TO
 EmplBen: William S. Jones, TO

Nashville**CITIZENS SAVINGS BANK & TRUST**

401 Charlotte Ave. 37219
 615/254-6193
 Hd: Hill, Pres

COMMERCIAL UNION BANK

1 Commerce Place 37219
 615/749-3770 Tr\$1.497 Bil
 (Affiliates in Chattanooga, Greenville & Memphis)
 Hd,CorpTr: J. E. Krueger, ExecVP
 PersTr: M. Kirk Scobey, SrVP&TO
 TrInv: Blaine Reeve, SrVP
 EmplBen: Richard Dickerson, SrVP
 TrOps: Debbie May, VP

DOMINION TRUST COMPANY OF TENNESSEE

Dominion Tower
 150 4th Ave. N. 37219
 615/251-9416 Tr\$115 Mil
 (Trust Affiliate of Dominion Bankshares Corporation, Roanoke, VA)
 PersTr,Nb: Charles J. Vacca, Pres&CEO
 CorpTr,EmplBen: Charles D. Houston
 TrInv,ComTrF: Russell L. Robinson
 TrOps: Sue D. Pittman
 TDP: Rhonda D. Crackett

FIRST AMERICAN TRUST COMPANY, N.A.

700 First American Center 37237-0702
 615/748-2350 Tr\$3.4 Bil
 (Trust affiliate of First American Corp. Trust Offices in Bristol, Jackson, Johnson City, Kingsport, Knoxville, Memphis & Nashville)
 James D. Catington, Jr., Pres&CEO
 Ronald M. Holt, ExecVP&TrMgr
 PersTrDivHd: Richard W. Heiden, SrVP
 CorpTr: John Phillips, SrVP
 EmplBen: Bryan Foy, VP
 TrOps: Evans A. Mezger, SrVP
 TrCoun: William A. Byrn, Jr., SrVP
 InvMgtHd: Charles H. Robinson
 Nb: Rob Blagajevich, VP
 Cont: Thomas M. Cripps, Jr., AsstVP

THIRD NATIONAL FINANCIAL CENTER

424 Church St. 37219
 615/748-4246 Tr\$1.5 Bil
 (Affiliate, Bank of Knoxville, in Knoxville)
 Hd: Wirt C. McKnight, ExecVP
 TrAdmin: Alden Smith, Jr., FVP
 EstSftlmt,Nb: Joseph K. Presley, VP&TO
 PersTr: Leonard N. Wood, VP&TO
 CorpTr: William Keith Keisling, AsstVP&TO
 TrInv: Charles E. Winger, SrVP&TO
 EmplBen: Larry E. Gibson, VP&TO
 TrOps: Barry S. Good, VP&TO
 RE: Robert N. Power, VP&REO
 Tax: Tom L. Manor, TO

UNION PLANTERS NATIONAL BANK

3904 Hillsboro Rd. 37215
 615/386-7636
 (Branch of Memphis)
 Russ Kennedy, VP&TO

Oneida**FIRST TRUST & SAVINGS BANK**

P.O. Box 309 37841
 615/569-6313 Tr\$2 Mil
 Hd: Lorene West, TO

Pulaski**UNION BANK**

P.O. Box 247 38478
 615/363-4030 Tr\$2.5 Mil
 Donald L. King, Pres&TO
 Robert D. Roe, 1stVP&TO

Sevierville**THIRD NATIONAL BANK IN SEVIER COUNTY**

215 Court Ave. 37862
 615/453-6121 Tr/u\$1 Mil
 Hd: Earl W. Hagler, VP&SrTO

Shelbyville**BEDFORD COUNTY BANK**

P.O. Box 440 37160
 615/684-5513 Tr/u\$1 Mil
 Hd: Edward Steelman, Pres&TO
 PersTr: Judy Sliger, AsstTO&AsstVP

FIRST NATIONAL BANK

P.O. Box 500 37160
 615/684-7511 Tr\$4.5 Mil
 Hd: J. H. Caperton, Jr., TO
 TrInv: T. W. Hickerson, SrTO
 TrOps: Peggy F. Orrell, AsstTO

PEOPLES NATIONAL BANK

P.O. Box 680 37160
 615/684-8000 Tr\$5 Mil
 CEO: Howard W. Tignor
 Hd: L. Wayne Bomar, TO
 EmplBen: Billy F. Hicks
 Jean Landers, AsstTO

Sparta**DOMINION TRUST COMPANY OF TENNESSEE**

P.O. Box 360 38583
 615/738-9500
 (Branch of Nashville)
 George T. Elrod, TO

Springfield**DOMINION TRUST COMPANY OF TENNESSEE**

2127 Memorial Blvd., P.O. Box 608 37122
 615/384-3541
 (Branch of Nashville)
 Ruth Baggett, TO

Trenton**BANK OF TRENTON & TRUST CO.**

P.O. Box 87 38382
 901/855-2121
 Hd: Dotty Jones, Pres&TO

Tullahoma**AMERICAN CITY BANK**

340 W. Lincoln St., P.O. Box 1030 37388
 615/455-0026 Tr\$200 Mil
 Hd: George Vibbert, Jr., Pres
 EmplBen: Nina Hammond

THE TRADERS NATIONAL BANK

P.O. Box 1000 37388
 615/455-3426 Tr\$1.6 Mil
 Hd: C. Phil Copeland, VP
 TrOps: David P. Thomas, VP&Csh
 PersTr,CorpTr,TrInv,ComTrF,Nb:
 Bennie R. Garrick, Pres

Union City**SOVRAN BANK/UNION CITY**

P.O. Box 370 38261
 901/885-2330 Tr\$17 Mil
 Hd: John H. Pylant, VP&TO

87% of the readers of
TRUSTS · ESTATES
 save back issues.

TEXAS

Abilene

FIRST NATIONAL BANK

P.O. Box 701 79604
915/675-7000 Tr\$240 Mil
Hd: William M. Armer, ExecVP&SrTO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
Dick Veigel, TO
TrInV: Susan Stalcup, SrVP&TO
EmplBen: Michael Kinard, SrVP&TO
Jake Herndon, TO
TrOps: Wanda Richard, VP&TO
Prop: Dale Cartee, VP&TO
Travis McClure, TO

FIRST STATE BANK

P.O. Box 3218 79604
915/677-2661 Tr\$25 Mil
Hd,TrInV: Robert E. Milstead, ExecVP
PersTr: Monty Benson, AsstVP
CorpTr: Billie Etheredge, VP
TrInV: Daniel Haigler, VP
TrOps: Arla Bywater

NCNB TEXAS, ABILENE

Banking Center
P.O. Box 1251 79604
915/675-7500 Tr\$104 Mil
Hd: Bryan T. Stratton, ExecVP&TO
CorpTr: Kirk Thaxton, AsstVP&TO
TrAdmin: Gaylon McKelvey, VP&TO

Alice

FIRST CITY BANK OF ALICE

P.O. Box 571 78332
512/664-0931 Tr\$1.5 Mil
TrOps: David Silva

Alvin

ALVIN STATE BANK

P.O. Box 232 77512-0232
713/331-6411 Tr\$6.5 Mil
Hd: Tom Blakeney, Jr., Pres&TO
Sarah Huggins, AsstTO

Amarillo

AMARILLO NATIONAL BANK

P.O. Box 1611 79181
806/378-8350 Tr\$425 Mil
Hd,Nb,CorpTr: M. J. Trusty, SrVP&SrTO
PersTr: David Byrd, VP&TO
EmplBen: W. L. Dickey, SrVP&TO
TrInV: Curtis Ballard, TrInVO
Farm/Ranch: John Harris, AsstVP,Fm&RchMgr
TrOps: Dennis Spear, VP&TO
ComTrF: Stephen Philipp, AsstVP&TO

FIRST NATIONAL BANK

Trust Dept.
P.O. Box 1331 79180
806/378-1900 Tr\$427 Mil
Hd: Jack E. Little, SrVP&TO
PersTr,Nb: Craig Evetts, VP&SrTO
PersTr: Gary Rider, VP&TO
Penny Hale, VP&TO
Prob: John Wright, TO
TrInV: George Cason, VP&TrInVO
Paul Boston, TrInVO
CorpTr,EmplBen: Fred Hancock, VP&SrTO
Nancy Ward, TO
ComTrF: Benny Hood, AsstTO
TrOps,TDP: Larry Roth, AsstVP&TO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, AsstVP&TO

TEXAS AMERICAN BANK/AMARILLO N.A.

P.O. Box 231 79182
806/378-3100 Tr\$75 Mil
TrInV,ComTrF,EmplBen,Nb:
Herman O. Shirley, SrVP&TO/TrMgr
Admin: Celia Waldrop, TO
Terry Wright, FM

Arlington

FIRST CITY NATIONAL BANK OF ARLINGTON

201 E. Abram, P.O. Box 325 76010
817/588-0196 Tr\$80 Mil
TrInV: Jane Gallo, AsstVP&TO
TrOps: Suzanne Schoolcraft, TOOp
EmplBen: Janie Payne, VP&TO

TEXAS COMMERCE BANK-ARLINGTON

P.O. Drawer 1564 76004
817/469-3239 Tr\$274 Mil
Hd: Daniel W. Klein, ExecVP&TO
PersTr: David H. Stark, SrVP&TO
Ronald L. Vargo, VP&TO
William D. Huhn, VP&TO
Mark J. Smith, TO
EmplBen,TrInV: Harry L. Bartay, SrVP&TO
EmplBen: Carol E. Spears, AsstVP
TrOps: Del Marie Murphy, Supv
Nb: Michael B. Benton, VP&TO

Aspermont

FIRST NATIONAL BANK

P.O. Drawer A 79502
817/989-3505
Hd: J. M. Hickman, III, Pres&TO
Marvin Vahlenkamp, VP

Athens

FIRST STATE BANK OF ATHENS

P.O. Box 471 75751
214/675-5165
Hd: W. M. Key, Pres

★ Austin

FIRST CITY NATIONAL BANK-AUSTIN

P.O. Box 2127 78768
512/473-4800 Tr\$720.308 Mil
Hd: John A. Wolf, ExecVP&TO
Admin: Jerry D. Shook, SrVP&TO
TrInV: John W. Eccles, CFA,VP&TO
PersTr: Julie King, VP&TO
CorpTr: William J. Attal, VP&TO
EmplBen: Marianne Jackson, VP&TO

MTRUST CORP, N.A.

Austin Location
P.O. Box 2266 78780
512/479-5138 Tr\$196 Mil
Hd: Peterson Foster, ExecVP
Nb,PersTr: Helen Cochran, VP&TO
CorpTr: Einer Juul, SrVP&SrTO
EmplBen: Fred Hamilton, VP&SrTO
TrOps: Sheryl Perkins, AsstVP&TO
Nb,EmplBen: Sandra Fuller, AsstVP&TO

NCNB TEXAS, AUSTIN

Banking Center
P.O. Box 908 78781
512/397-2588 Tr\$1.2 Bil
Hd: Don J. Jancosek, ExecVP
PersTr,CorpTr: Anne S. Glanz, SrVP
TrInV: Craig Hester, SrVP
EmplBen: Jay R. Roberts, VP
TrOps: Kelly M. White, TO

TEXAS COMMERCE BANK-AUSTIN

P.O. Box 550 78789
512/476-6611 Tr\$450 Mil
Hd: John W. Kesner, ExecVP&SrTO
Svcs&Sys: Michael G. Vaughan, SrVP
PersTr: Larry Miller, SrVP
EmplBen: Ed Hohenstein, SrVP
TrInV: Cliff Strieber, VP
TrOps: Linda Wilkins, VP
TrAssts: Tommy Baker, VP

Bay City

BAY CITY BANK & TRUST CO.

P.O. Box 471 77414
409/245-5781 Tr/u\$1 Mil
Hd: B. G. Humphrey, Pres
TrInV: Kenneth Kruppa, VP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN

1300 Rollingbrook 77521
713/427-5771 Tr\$40 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Dee Sandhop, TO
Rick Trout, TO

Beaumont

FIRST CITY NATIONAL BANK OF BEAUMONT

P.O. Box 3391 77704
409/838-9211 Tr\$350 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, SrVP&TO
CorpTr: Bill R. Davis, TO
TrInV: Joe J. Fisher, SrTO
EmplBen: C. F. King, VP&SrTO
TrOps: Rachael Garza, TO

NCNB TEXAS-BEAUMONT

Banking Center
P.O. Box 5007 77706
409/839-1855 Tr\$14 Mil
Hd: Pamela K. Parish, VP&TO
TEXAS COMMERCE BANK-BEAUMONT,NatAssn
P.O. Box 2751 77704
409/838-0234 Tr\$124 Mil
Hd: William Kucewicz, SrVP&SrTO
PersTr: Wm. G. McMillian, VP&TO
EmplBen: Jerrold Stevens, VP&TO
TrOps: Barbara Keown
RE/MinSvcs: David W. Whitlock, VP&TO

Beeville

COMMERCIAL NATIONAL BANK

P.O. Lock Drawer 400 78104
512/358-3612 Tr\$50 Mil
Hd: John B. Hensley, VP&TO
Joann M. Bracewell, AsstTO

Booker

FIRST NATIONAL BANK-BOOKER DIVISION

115 S. Main 79005
806/658-4551
(Branch of Perryton)
Tim Cooper, VP&TO
Jane Fore, TO

TRUSTS & ESTATES

Subscribers to
include presidents, vice
presidents, trust or investment
officers, partners, managers,
chartered life underwriters,
consultants, employee benefit
and pension officers of banks,
insurance companies, law
firms, accounting companies,
non-profit organizations and
foundations, finance planning
firms and services, investment
companies, counselors of
estates, taxes, life insurance,
planning actuarial and
employee benefits, government
agencies, professional and
trade associations, and
others allied to field.

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79008-3238
806/274-6361
Hd: Jack L. King, Pres

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u\$1 Mil
Lewis A. Jordan, Pres&TO
W. Wendell Franke, SrVP&AsslTO
THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u\$1 Mil
Hd: Charles E. Samuelson, VP&TO

Brenham

WASHINGTON COUNTY STATE BANK
P.O. Box 729 77833
409/836-6181 Tr\$4.5
Hd: H. Keith Presson, SrVP&TO

Brownfield

BROWNFIELD STATE BANK
P.O. Box 1112 79316
806/637-7626 Tr\$55.6 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, AsstVP&TO
Charlcia Hunter, AsstTO

Brownsville

MBANK BROWNSVILLE N.A.
835 E. Levee St. 78520
512/548-6267 Tr\$67 Mil
Hd,Trlnv: Daniel K. Pierce, SrVP&TO
PersTr: Sharon Pittman, VP&TO
Sec: Barbara Moore
TrOpers: Beverly Derby
AdminAsst: Frances Zapato
TEXAS COMMERCE BANK-BROWNSVILLE
P.O. Box 2179 78520
512/546-2461 Tr\$32 Mil
Hd: Kevin D. Hiles, VP&TO
TrOpers: Delia Strader, AsstVP&TO
Nb: Betty Payari, Int'lTO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: Richard Sharpe, Pres&CEO
NCNB TEXAS-BROWNWOOD
Banking Center
P.O. Box 940 76804
915/646-4546
Hd: Deborah Ellis, VP&TO

Bryan

FIRST BANK & TRUST
P.O. Drawer 1033 77805
409/268-7575 Tr\$20 Mil
Hd: Bob Wilkes, TO
FIRST CITY NATIONAL BANK
P.O. Drawer 913 77805
409/776-5402 Tr/o\$80 Mil
Hd: James W. Stegall, ExecVP&SrTO
PersTr: Pat Batten, TO
Lori Eike, AsstTO
Sharon Sefcik-Molazzo, AsstTO
EmplBen, PersTr: Roger Ables, AsstVP&TO
Trlnv: Virginia Lenihan, SrVP&TO
TrOpers: Gerry Chandler, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

THE FIRST NATIONAL BANK

P.O. Box 833 77805
409/779-1111 Tr\$15 Mil
Travis B. Bryan, ChmBd&TO
Truman Allen, SrVP&TO
Kenneth Lake, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr\$11.5 Mil
Hd: William E. Kelm, SrTO
Trlnv, ComTrF, Admin: Harrison M. Lanham, MO
TrOpers: Mary K. Story

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606 Tr\$1.339 Mil
Hd, PersTr, Trlnv, EmplBen, Nb: Milton Payne,
Chm&CEO
TrOpers: Madeline Hart, AsstVP&TO

Childress

FIRST BANK AND TRUST OF CHILDRESS
P.O. Box 1090 79201
817/937-3611
Hd: Larry R. Johnson, Pres&CEO
Robert Proctor, Jr., VP

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr\$1 Mil
Hd: Bronnie McNabb, Jr., Pres

Coleman

COLEMAN COUNTY STATE BANK
P.O. Box 940 76834
915/625-2172
Hd: Jimmy Parker, Pres&TO
Retamay Gaines, AsstVP&AsstTO
Mary Briggs, AsstVP&AsstTO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr\$4.6 Mil
William H. Hardwick, VP&TO

Copperas Cove

COVE STATE BANK
P.O. Box 550 76522
817/547-7521
Hd: Dan D. Yancey, Pres

Corpus Christi

CITIZENS STATE BANK
P.O. Box 9923 78469
512/887-5900 Tr\$122 Mil
Hd, Trlnv: Cheryl A. Whited, SrVP&SrTO
PersTr: Lois R. Gilliam, VP&TO
Carol L. Bailey, VP&TO
EmplBen: Michael Irwin, VP&TO
Marci Greene, AsstVP&TO
TrOpers, TDP: Jim Morton, AsstVP&TO
FIRST CITY BANK OF CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr\$160 Mil
Hd, CorpTr: Roger L. Garrison, ExecVP&ExecTO
PersTr: Charles Johnson, VP&TO
Debra Tomez, TO
Trlnv: Charles A. Linn, SrVP&TrlnvO
TrOpers: Elma Ramos, TOPO
Prob, EmplBen: David S. Brannon, SrVP&SrTO
PropMgt: Joseph Hand, TO

THE INTERNATIONAL BANK

P.O. Box 4956 78469
512/888-4451 Tr\$5 Mil
Hd: Gwen O'Brien, TO
TrOpers: Shirley R. Landry, TOPO

MTRUST CORP. N.A.

(Corpus Christi Location)
P.O. Box 900 78403
512/881-6829 Tr\$249 Mil
Hd: Roger Powell, ExecVP&TO
Trlnv: Gary Sta'cup, VP&TrlnvO
PersTr: Don Kingsbury, SrVP&TO
RE, FM&Ranch: Jerry Dittmar, AsstVP&TO
EmplBen: Laura Clements, VP&TO
Est: Day Manley, VP&TO
CorpTr: Gayle Adams, VP&TO

PARKDALE BANK

P.O. 6409 78411
512/993-0300 Tr\$30 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
EmplBen: Virginia Thompson, AsstVP&TO

TEXAS COMMERCE BANK-CORPUS CHRISTI

P.O. Drawer 749 78403
512/883-3621 Tr\$200 Mil
Hd: Neal Powers, III, ExecVP&SrTO
PersTr: Carley Ivy, VP&TO
Trlnv: Robert L. Gross, ExecVP&SrTrlnvO
EmplBen: Lynne G. Shannon, SrVP&TO
TrOpers: Mrs. Janice Crocker

Corsicana

MBANK CORSICANA, N.A.

P.O. Box 761 75110
214/874-5661
Hd: Sherry L. Gullatt, TO
NCNB TEXAS-CORSICANA
Banking Center
P.O. Box 613 75110
214/874-4711 Tr\$160 Mil
Hd: B. Lynn Sanders, III, SrVP
PersTr: Pat Carver, VP
RE/Min: Don Tekell, VP
TrOpers: Peggy Flynn, TO
TDP: Vicki Pavne, TO
RE: Freddy Thomas, VP

Dallas

BANCTEXAS DALLAS

P.O. Box 2249 75221
214/969-6366 Tr\$505 Mil
Mgr: John H. James, SrVP
PersTr: Donald G. Williamson, SrVP&TO
EmplBen: Marvin J. Jaynes, SrVP&TO
CorpTr: L. J. Guillory, III, AsstVP
TrOpers: Jim Lummus, VP
Trlnv: Mark M. Kappes, Mgr
Nb: Richard L. Roy, AsstVP

CULLEN/FROST BANK OF DALLAS, Natl Assn

P.O. Box 1649 75221
214/979-2001 Tr\$77 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
Charlene Anderson, VP
TrOpers: Linda Kuehl, AsstVP
Sharon Burden, AsstVP&TO

FIRST CITY BANK OF DALLAS

First City Center
P.O. Box 661700 75266
214/939-8400 Tr\$148 Mil
Hd: G. Blair Ferguson, ExecVP&SrTO
PersTr: Badger Robertson, SrVP&TO
Trlnv, ComTrF: Dale Cruess, SrVP&TrlnvO
EmplBen: Douglass Womack, SrVP&TO
TrOpers: Edwin Uy, VP/OpersMgr
Nb: Keith L. Griffiths, VP&TO

FIRST INTERSTATE BANK OF DALLAS

P.O. Box 650291 75265-0291
214/740-0099 Tr\$201 Mil
Hd, Trlnv: Howard M. Thurman, ExecVP
PersTr, Est: Terrie Denson, VP&TrCoun
EmplBen: Gary Worthy, VP&TO
Trlnv, CorpTr: Charles Holmes, VP&TO
TrOpers: Larry Cleveland, VP&TO

TEXAS (Cont'd)

Dallas (Cont'd)



MTRUST CORP., N.A.

Headquarters
P.O. Box 2320 #5221-2320
214/290-3285
Hd: Eugene E. Weber, Pres&CEO
Austin Mgr: Peterson T. Foster, ExecVP
Corpus Christi Mgr: Roger T. Powell, ExecVP
Dallas Mgr: James D. Kemp, ExecVP
El Paso Mgr: Dahl Marshall, ExecVP
Ft. Worth Mgr: Robert S. Patterson, ExecVP
Houston Mgr: John T. Cooney, VChm
Preston Mgr: George M. Dreher, SrVP
San Antonio Mgr: Fred C. Groos, Jr., ExecVP
Waco Mgr: John E. Dagley, ExecVP
Wichita Falls Mgr: David I. Ramsey, SrVP
OpsMgr: Robert H. Cooley, ExecVP
CorpCoun: Edward J. Tognetti, SrVP&CorpSec
MktgDir: Frances M. Micka, FVP

MTRUST Corp., N.A.

(Dallas Location)
P.O. Box 2320 75221-2320
214/290-3285 Tr\$1.432 Bil
Hd: James D. Kemp, ExecVP
PersSvcs: George M. Dreher, SrVP
EmplBen: Frank B. Dunlap, SrVP
DebtAdmin: Robert F. Ziemiaki, SrVP
StockTrans: Lonnie G. Diggs, SrVP
TrOps: Randal L. Ripple, SrVP
PersNb: Carol Y. Nuckolls, VP
EmplBenNb: James W. (Bill) Rush, VP
DebtAdminNb: Dona A. Elder, VP
StkTransNb: Dianne Sullivan, VP

MTRUST CORP., N.A.

(Preston Location)
P.O. Box 12000 75225
214/363-1511 Tr\$127.7 Mil
Hd: George M. Dreher, SrVP
PersSvcs&Est: Carolyn S. Pugsley, VP
Nb: Marilyn Kendzior, VP
NCNB TEXAS NATIONAL BANK
P.O. Box 83500 75283-3500
214/922-7695 Tr\$17.5 Bil
Hd: H. Edward Anderson, MngDir
PersAdmin&Affil: Robert G. McKenzie, ExecVP
EB&CorpAdmin: Thomas D. Hogan, ExecVP
InvCo: H. Edward Anderson, Chm
PersMktg: John J. Patterson, Jr., SrVP
EB&CorpMktg: David J. Pittman, SrVP
TrOps: Karl J. Lombar, SrVP

NCNB TEXAS-OAK CLIFF

Banking Center
P.O. Box 4068 Station A 75208
214/948-2290 Tr\$115 Mil
Hd: William G. Duff, SrVP&ExecTO
TrOps: Carolyn Gouge, VP&TO

NCNB TEXAS-PARK CITIES, DALLAS

Banking Center
5500 Preston Rd. 75205
214/559-6479 Tr\$40 Mil
Mgr: Catherine S. Blackwood, VP

NORTH DALLAS BANK & TRUST CO.

P.O. Box 679001 75367-9001
214/387-1300 Tr\$58.362 Mil
Hd: PersTr, Trlnv, ComTrF, Nb:
William E. Olsen, ExecVP&TrMgr
PersTr: Kim Cheshier, TO
CorpTr, EmplBen: Sten Williams, VP&TO
EmplBen: Jo Ann Bartoli, TO
TrOps: Aline Piper, AsstVP

The Directory of Trust Institutions is included in a T&E subscription!

TEXAS AMERICAN BANK-DALLAS

P.O. Box 35207 75235
214/353-8272 Tr\$160 Mil
Hd: Robert M. Turner, SrVP&ExecTO
PersTr: David H. Bishop, II, VP&TO
EmplBen: Mary A. Scott, VP&TO
Ronald Wilson, AsstVP&TO
CorpTr: Sam A. Sellers, SrVP&TO
TrOps: Cathy S. Smith, TO

U.S. FIDELITY TRUST CO.

Two Galleria Tower, Ste. 1710
13455 Noel Rd. 75204
214/239-2000 Tr\$426 Mil
Hd: Christian Termont, Chm
Roger King, Pres
DomTr: Leslie Jolly, TO
Int'lTr: Robert Brandao, TO
CashMgmt: Teresa Fernandez, Dir

Dawson

FIRST BANK & TRUST COMPANY

P.O. Box 158 76639
817/578-1311 Tr\$7 Mil
Hd: C. M. Newton, Jr., Pres&CTO
C. M. Newton, III, VP&AsstTO

Del Rio

DEL RIO NATIONAL BANK

P.O. Box 4120 78841
512/775-7541 Tr\$1 Mil
Hd: James E. Skehan, VP&TO

Denison

INTERFIRST BANK DENISON, N.A.

300 W. Main St. 75020
214/465-2131 Tr\$41.064 Mil
Hd: PersTr, Trlnv: Jane Ayres, SrVP&TO
EmplBen, TrOps: JoAnn Towery, AsstTO

TEXAS AMERICAN BANK/DENISON, N.A.

P.O. Box 341 75020
214/465-3030 Tr\$45 Mil
Hd: J. Brent Reed, VP&TO
TrOps: Beverly Schultz, TOPO

Denton

FIRST STATE BANK OF DENTON

P.O. Box 100 76202-100
817/382-5421 Tr\$50 Mil
Hd: William E. Bonds, VP-Tr/Fin
PersTr: Betty Barron, TO
EmplBen: Cheryl Espenas

UNITED NATIONAL BANK

P.O. Box 2226 76201
817/382-6701 Tr\$10 Mil
Hd: Brack Shaver, SrVP&TO
PersTr: Ruby Kerner, VP
EmplBen: Carol Mills, AsstTO

Denver City

YOAKUM COUNTY STATE BANK

P.O. Box 1150 79323
806/592-2181 Tr\$1 Mil
Hd: Ronald S. Simpson, Pres&TO
EmplBen: Robert Nichols

Dickinson

CITIZENS STATE BANK

P.O. Drawer A 77539
713/337-3565 Tr\$16 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrAdmin: Barbara Liefert
TrOps: Patricia F. Stevenson

El Campo

FIRST NATIONAL BANK

P.O. Box 470 77437
409/543-3349
Hd: Guy F. Stovall, III, Pres&TO

El Paso

FIRST CITY NATIONAL BANK OF EL PASO

P.O. Box 1572 79948
915/545-5584 Tr/u\$150 Mil
Hd: Charles Elbjorn, SrVP&TO
TrAdmin: Teresa Simental
TrOps: Sam Jones

MTRUST CORP., N.A.

(El Paso Location)
One MBank Plaza 79901
915/546-4363 Tr\$219 Mil
Hd: Dahl Marshall, ExecVP&ExecTO
PersTr: Joseph N. Roth, SrVP&SrTO
Trlnv, ComTrF: David Brigham, VP&TO
CorpTr: Grant G. Caldwell, VP&TO
EmplBen: Christy J. Rhoads, VP&TO
TrOps: Joseph W. Peevey, VP&TO
Nb: Patricia A. Sandford, TO

SUNWEST BANK OF EL PASO

(Formerly American Bank of Commerce)

P.O. Box 9697 79987

915/544-1420 Tr\$70 Mil

Hd: Michael D. Hagg

PersTr: Richard E. Mohle

EmplBen: Giddy Espinoza

TrOps: Laura Reese

TEXAS COMMERCE BANK - EL PASO, N.A.

P.O. Drawer 140 79980

915/546-6501 Tr\$1 Bil

Hd, Nb: Joe R. Ayres, ExecVP

PersTr: William C. Geyer, SrVP&TO

CorpTr, EmplBen: Stan Barnes, SrVP&TO

Trlnv: James K. Ferguson, VP&TO

TrOps: Robert Moreno, VP&TO

Nb: Polly McFaddin, VP&TO

Eldorado

FIRST NATIONAL BANK

P.O. Box 737 76936

915/853-2561

Hd: Jo Ed Hill, Pres&TO

Fort Stockton

FIRST NATIONAL BANK

P.O. Box 1329 79735

915/336-8541 Tr\$878 Mil

Hd: Monte Brooks, Pres&CEO

TrOps: Katie Whitefield, AsstTO&Csh

PECOS COUNTY STATE BANK

P.O. Box 1527 79735

915/336-3331

Hd: Harlan Lambert, Pres

Mamie Lannom, TO

Fort Worth

BANK OF COMMERCE

P.O. Box 17089 76102

817/332-3261 Tr\$59.3 Mil

Hd, Trlnv: A. J. Lanford, SrVP&TO

PersTr: Robert L. Mueller, VP&TO

EmplBen: Nancy K. Milburn, TO&CPA

Carol A. Bird, AsstTO

TrOps: Gail W. Wirtanen

MTRUST CORP., N.A.

(Fort Worth Location)

P.O. Box 910 76101

817/334-9422 Tr\$319 Mil

Hd: Robert S. Patterson, ExecVP

PersTr: Thomas B. Hightower, VP

EmplBen: Allyn B. Needham, VP

Trlnv: Mark L. Johnson, VP

EmplBen, Nb: Stephanie Davis, VP

PersTr, Nb: Tim Connolly, VP

**Include
Your Logo
See Page 231**

NCNB TEXAS-FORT WORTH

Banking Center

P.O. Box 1317 76101

817/390-6901 Tr\$1.5 Bil

Hd, PersTr: David C. Shorman, SrVP&TO
 CorpTr: John C. Stohlmann, VP&TO
 TrInv: Jim Redfearn, SrVP
 EmplBen: Sam Van Steenberg, VP&TO
 TrOps: Donald R. Smith, VP&TO
 Nb: William P. Craz, Jr., SrVP
 RE: John B. McCullough, VP&TO
 Farm&Rnch: Phil D. Olson, TrAdmO
 Minerals: Billy Ray Henson, SrVP&TO

TEXAS AMERICAN BANK/FORT WORTH

P.O. Box 2050 76113

817/884-4000 Tr\$2.714 Bil

Hd: Bruce Petty, ExecVP&TO
 TrOps: D. Eugene Carroll, SrVP&TO
 PersTr: Robert Lansford, SrVP&TO
 CorpSvcs: Gerald Mitchell, VP&TO
 TrInv, ComTrf: Harold M. Achziger
 PropMgt: Joe T. Lencman, SrVP&TO
 EmplBen, Nb: Gary C. L. 'son, SrVP&TO
 Farm&Rnch: Thomas L. Woodward, VP&TO
 Minerals: Dewey Noles, VP&TO
 RE: Bob Little, VP&TO

TEXAS COMMERCE BANK-FT. WORTH

P.O. Box 1290 76101

817/878-7563 Tr\$200 Mil

Hd, TrInv, Nb: Joe C. Benson, ExecVP&TO
 EmplBen: Jim Palmer, VP&TO
 Nancy Block, AsstVP&TO

Freeport**FIRST FREEPORT NATIONAL BANK**

P.O. Drawer H 77541

409/233-4401 Tr\$50 Mil

Hd: Neil A. Dayton, III, SrVP&TO
 TrAdmin: Susan B. Das
 TrOps: Holli D. Jaramin

Gainesville**FIRST STATE BANK**

801 E. California 76240

817/665-4596 Tr\$31 Mil

Hd: Keith Russell, SrVP&TO
 Linda Ritcherson, AsstTO

GAINEVILLE NATIONAL BANK IN GAINESVILLE

76240

817/668-8531 Tr\$18 Mil

Hd: Ed Alexander, ChmBd&TO
 Davelyn Neidhardt, TO

Galveston**MOODY NATIONAL BANK OF GALVESTON**

P.O. Box 1139 77553

409/765-5561

Hd, PersTr, Nb: Elmo J. Hense, ExecVP&SrTO
 PersTr: Michael G. Barrow, SrVP&TO
 Celio Corley Davis, AsstTO
 CorpTr: Phyllis Homburg, AsstTO
 TrOps: Roberta Dick, TO

NCNB TEXAS, GALVESTON

Banking Center

P.O. Box 1500 77553

409/763-6561 Tr\$180 Mil

Hd: Charles E. Baer, SrVP&SrTO
 EmplBen: Dan Scullin, TO
 TrOps: Roberta Dick, Supv

UNITED STATES NATIONAL BANK

P.O. Box 179 77553

409/763-1151 Tr\$379 Mil

Hd: L. O. Kauffman, ExecVP&ExecTO
 CorpTr: David W. Jones, AsstTO
 EmplBen, Nb: Freddie B. Meier, SrVP&SrTO
 TrOps: Katherine Konkel, AsstVP

Garland**NCNB TEXAS-GARLAND**

Banking Center

P.O. Box 461228 75046

214/494-1414 Tr\$35 Mil

Hd: Dan H. Florence, SrVP&TO
 TrInv, CorpTr: Ginger Cheshier, VP&TO
 EmplBen: Nancy Lytle, TrAdmO

Gonzales**GONZALES BANK**

508 St. Louis St. 78629

512/672-7551

Leslie Ploeger, Jr., Pres
 Sherry Barnes, TO

Graham**FIRST NATIONAL BANK**

623 Elm St., P.O. Box 540 76046

817/549-2040 Tr/o\$1 Mil

Hd: George Parry
 TrOps: Ida Kirby

GRAHAM NATIONAL BANK

P.O. Box 450 76046

817/549-3434 Tr\$14.1 Mil

Hd: Ted Boedeker

Greenville**MBANK**

P.O. Box 1238 75401

214/455-0990 Tr/u\$1 Mil

Hd: Helen Dunabin, VP
 Charles Roberts, VP&TO

Gruver**GRUVER STATE BANK**

Fourth & Main Sts. 79040

806/733-5061 Tr\$1 Mil

Hd: Kenneth Irwin, Pres&TO

Harlingen**HARLINGEN NATIONAL BANK**

P.O. Box 871 78551

512/423-6420

Hd: Carroll Sturgis, Jr., VP&SrTO

NCNB TEXAS-HARLINGEN

Banking Center

P.O. Box 471 78551

512/423-4530 Tr\$48.5 Mil

Hd: David G. Bucher, SrVP&SrTO
 PersTr: Shelley Krumnow, VP&TO
 TrOps: Graciela Munoz, TO

Henderson**CITIZENS NATIONAL BANK**

P.O. Box 1009 75653

214/657-8521 Tr\$60 Mil

Hd: Alfred Wylie, SrVP&TO

Hereford**FIRST NATIONAL BANK**

P.O. Box 593 79045

806/364-2435

Hd: Jack Wilcox, VP&TO

Hondo**HONDO NATIONAL BANK**

P.O. Box 340 78861

512/426-3355

Henry Filiger, TO

Houston**BANK OF ALMEDA**

P.O. Box 450559 77245-0559

713/433-5623 Tr/u\$1 Mil

Hd: Robert R. Bailey, ExecVP&Csh

CULLEN CENTER BANK & TRUST

P.O. Box 1315 77251

713/652-7600 Tr\$191 Mil

Hd, Nb: Michael L. Daugherty,
 ExecVP&ChmTrCom

PersTr, EmplBen: Gene Witter, SrVP&TO

PersTr: Roger Stern, VP&TO

EmplBen: Steven G. Marget, VP&TO

TrInv: Robert B. McAshan, III, SrVP&SrTrInvO

TrOps: Peggy Kutac, VP&TOpO

Maori Norris, TopO

EAGLE MANAGEMENT & TRUST CO.

584 San Felipe Dr., Ste. 4600 77057

713/952-9100 Tr\$1 Bil

Hd, Nb: Horier L. Luther, Jr., Chm

PersTr, ComTrf: John S. Bace, SrVP

CorpTr: Monroe Luther, Pres

TrOps: Gary Chumbley

FIRST CITY NATIONAL BANK

P.O. Box 809 77001

713/658-7127 Tr\$1.6 Bil

Hd: Robert E. Scott, ExecVP&TO

PersTr: Tim Blair, SrVP&TO

CorpTr: S. Whitten Rusk, III, VP&TO

TrInv: Ted E. Davis, SrVP&TO

ComTrf: Vickie W. Fletchall, VP&TO

EmplBen: Karen J. Cole, SrVP&TO

TrOps: Donald W. Guice, SrVP&TO

Nb: Janet K. Casstevens, VP&TO

FIRST INTERSTATE BANK OF TEXAS, N.A.

P.O. Box 4441 77210

713/226-1671 Tr\$1.3 Bil

Hd: Michael C. Baker, ExecVP&ExecTO

PersTr, Nb: Harry W. Simms, SrVP&TO

CorpTr: Nancy M. Geary, VP&SrCTO

TrInv: Bill Taylor, SrVP&SrTrInvO

EmplBen: Kenneth W. Ward, VP&TO

TrOps: Joseph Rodanski, VP&TO

Nb: Andrew J. Yiannias, VP&TO

Robert Bartkowiak, TO

HERITAGE TRUST COMPANY

1100 One Allen Center 77002-4870

713/757-0842

John D. Kirkland, ChmBd

Lucian L. Morrison, Jr., Pres

Janet M. Hill, SrVP

S. Jacquelyn Padfield, SrVP

Sue J. Prejean, SrVP

Deborah P. Pennington, VP

Jo Stevenson, VP

Susan H. Bryan, AsstVP

KANALY TRUST CO.

4550 Post Oak Place 77027

713/626-9483 Tr\$350 Mil

Hd: E. Deane Kanaly, ChmBd&CEO

James R. Hulme, ExecVP&COO

PersTr: Jeffrey C. Kanaly, ExecVP&CFO

Ops: Betty A. Thomas, VP&TO

Est: William D. Cunningham, VP&TO

InstlDept: Delbert D. Haley, VP&TO

Inv: Gary E. Hippenstiel, SrVP

FinCoun: Steven P. Kanaly, Pres

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

TEXAS (Cont'd)

Houston (Cont'd)

MTRUST CORP, N.A.

(Houston Location)

P.O. Box 3285 77253

713/751-6755 Tr\$773 Mil

Hd: John T. Cooney, VChm

PersTr: R. Sells Neuhaus, SrVP&TO

CorpTr: J. Chris Matthews, FVP&TO

TrInv: Cyrus Reeder, FVP

EmplBen: Lonnie Parr, SrVP&TO

PersNb: Terry Parsons, FVP&TO

EmplBen, Nb: Marshall Shanklin, VP

Tom Pohlmann, AsstVP

CorpNb: Valerie Gorsett, AsstVP

Est: David V. Boone, FVP&TO

NCNB TEXAS-HOUSTON

Banking Center

P.O. Box 2518 77252-2518

713/652-6515 Tr\$2.3 Bil

Hd: Britt D. Davis, ExecVP&SrTO

PersTr: Walter R. Berger, VP&TO

NbPersTr: Antonio S. Day, VP&TO

CorpTr: William H. Cooper, VP&TO

TrInv: James R. Hudson, SrVP

EmplBen: Robert W. Lehman,

SrVP&TO TrOps: Linda S. Brown, VP&TO

TrPropMgt: Nolan E. Fry, Jr., VP&TO

NbCorp: Russell K. Schultz, VP&TO

NCNB TEXAS-FANNIN

Banking Center

1020 Holcombe 77030

713/790-7244

Dennis A. Young, VP&TO

NCNB TEXAS-SPRING BRANCH

6800 Katy Freeway 77024

713/827-3781

Robert J. Biehl, VP&TO

PROVIDENCE TRUST COMPANY

1502 Augusta, Ste. 240 77057

713/266-2654 Tr/\$18 Mil

Hd, Nb: Robert M. Blaine, Jr., Pres

PersTr: A. P. Ransleben, VP

ComTr, TrOps: R. M. Sauter, ExecVP

RIVER OAKS TRUST CO.

2001 Kirby Drive 77019

713/526-2211 Tr\$477.0 Mil

Hd: James F. Hurley, Pres

PersTr: Charles L. Ehrhardt, III, SrVP&TO

CorpTr, EmplBen: Kan G. Alivator, VP&TO

TrOps: Thomas J. Radigan, Jr., SrVP&TO

Nb: Charles M. Pincumbe, VP&TO

TrInv: Eugene A. Schwinger

TrInv, ComTr, EmplBen: Jerry D. Sides,

VP&PftolMgt

TEXAS AMERICAN BANK/GALLERIA N.A.

P.O. Box 2529 77252

713/993-8702 Tr\$180 Mil

Hd, PersTr: Mark P. Day, SrVP

CorpTr: Donald M. Eplen, VP

TrInv, ComTr: Harold M. Achziger

EmplBen: Paul A. Raisig, VP

TrOps: Sharon A. Lester, AsstVP

Nb: Harold Perkins, TO



TEXAS COMMERCE BANK, NatAssn

P.O. Box 2558 77252

713/236-4466 Tr\$9.3 Bil

H. Michael Tyson, ExecVP&ExecTO-Texas
Commerce Bancshares

Hd: William A. Swank, ExecVP&ExecTO

PersTr: Roy L. Collins, III, SrVP&TO

EmplBen: Don G. Robinson, SrVP&TO

CorpTr: Richard L. Melton, ExecVP&TO

Texas Commerce Investment Mgmt. Co.

Geoffrey P. Raymond, Pres

TrOps: Gary Horsley, SrVP

Nb: Willard B. Wagner, SrVP&TO

Huntsville

FIRST NATIONAL BANK

1300 11th St., P.O. Box 659 77340

409/295-5701 Tr\$40 Mil

Hd: Shelly Mathis

TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK

77340

409/295-3701 Tr\$8 Mil

Hd: T. W. Keeland, Chm&Bd&CEO

TrOps: Ginger Allen, TO

Kerrville

CHAS. SCHREINER BANK

P.O. Box 1030 78029

512/896-3111 Tr\$98 Mil

Hd, TrInv, Nb: Jim W. Westbrook, SrVP&TO

PersTr, CorpTr, EmplBen: Randle R. Williams,

VP&TO

TrOps, ComTr: Wes Dorman, VP&TO

TDP: Rachel Juarez

FIRST NATIONAL BANK OF KERRVILLE

301 Junction Hwy., P.O. Box 1308 78029-1308

512/896-2424 Tr\$38 Mil

Hd: Kittredge Werlein, SrVP&TO

TrOps: Bill Tiedemann, AsstTO

La Grange

THE FIRST NATIONAL BANK

141 W. Colorado St. 78945

409/968-3136 Tr\$1.030 Mil

Hd: P. Joe Pritchett, Pres&CEO

PersTr: Virginia Schroeder, VChmBd

TrOps: Walter Stoever, VP&Csh

Lamesa

THE FIRST NATIONAL BANK OF LAMESA

P.O. Box 341 79331

806/872-8311 Tr\$7.6 Mil

Hd: Dallas W. Woods, VP&TO

Edward Schwartz, TO

LAMESA NATIONAL BANK

P.O. Box 301 79331

806/872-5457

Hd: Elwood Freeman, Pres&TO

John J. Hegi, VP&TO

Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE

P.O. Box 1359 78042

512/722-7611 Tr\$5 Mil

Hd: Mr. Arnoldo Cisneros, SrVP&TO

PersTr, EmplBen: Eliza V. Gonzalez, AsstVP

LAREDO NATIONAL BANK

P.O. Box 59 78040

512/723-1151 Tr\$70 Mil

Hd: A. B. Barrera, SrVP&SrTO

Joaquin Romero, Jr., SrVP&TO

TrOps: Norma Machado, VP&TO

UNION NATIONAL BANK OF TEXAS

P.O. Box 699 78040

512/726-8349 Tr\$9.829 Mil

Hd: Roy Shaw, VP&TO

Mr. Jorge Garza, AsstTO

League City

LEAGUE CITY BANK & TRUST

303 E. Main St., P.O. Box 759 77573

713/332-1541 Tr\$15 Mil

Hd: Robert S. Lindgren, VP&SrTO

TrOps: Patricia F. Stevenson, AsstTO

Admin: Dee W. Burnell, AsstTO

Levelland

FIRST NATIONAL BANK

P.O. Box 1626 79336

806/894-3101 Tr\$17.4 Mil

Hd: Charles R. Battin, Pres, CEO&TO

TEXAS AMERICAN BANK/LEVELLAND

P.O. Box 1631 79336

806/894-6111 Tr\$8 Mil

Hd: Cindy Alexander, TO

Liberty

FIRST LIBERTY NATIONAL BANK

P.O. Box 10109 77575

409/336-6471 Tr/\$7 Mil

Hd: Charles W. Fisher, Jr., TO

Longview

LONGVIEW BANK & TRUST CO.

P.O. Box 3188 75606

214/236-8238 Tr\$59 Mil

Hd: Dale E. Hamilton, SrVP&TO

PersTr: Les Leskoven, VP&TO

EmplBen: Larry Day, VP&TO

TrOps: Denise Harper, AsstTO

MBANK LONGVIEW N.A.

P.O. Box 2432 75606

214/237-2841

Hd: Rex I. Boyland, ExecTO

PersTr, TrOps: Karen A. Lewis, AsstVP&TO

Lubbock

AMERICAN STATE BANK

P.O. Box 1401 79408

806/763-7061 Tr\$52 Mil

Hd, ComTr: Wade Wilson, VP&TO

PersTr: John Cammack, VP&TO

John Reger, TO

TrOps: Bobby Hargrove, AsstVP&AsstTO

FIRST NATIONAL BANK

P.O. Box 1241 79408

806/765-8861 Tr\$280 Mil

Hd: Joe Dale Bryan, SrVP&TO

EstTr: Steve Exter, VP&TO

Randy Suddereth, AsstTO

Paula Johnson, VP&TO

TrInv: Amon Proctor, VP&TrInvO

EmplBen: Suzanne Meyer, VP&TO

Wanda Mainbourg, AsstVP&TO

ComTr, TrOps: Mary Davis, VP&TOpO

Nb: Bill Leavell, VP&TrMktgO

NCNB TEXAS-LUBBOCK

Banking Center

P.O. Box 1469 79408

806/766-2744 Tr\$204 Mil

Hd, TrInv: Walter J. Taylor, SrVP&TO

PersTr: James R. Garrison

Stephen Williamson

EmplBen: Carole Lyons

TrOps: Don Richardson

Each reader of
TRUSTS & ESTATES
spends 1.3 hours
reading each issue.

TEXAS COMMERCE BANK, National Association
P.O. Box 841 79408
806/763-3471 Tr\$25 Mil
Hd: Jeanelle Ward, SrVP&TO
TrOps: Sherry Burger, TcOp
Nb: George L. Roberts, AsstVP&TO

Lufkin

FIRST CITY NATIONAL BANK OF LUFKIN
P.O. Drawer 789 75902-0789
409/632-4411 Tr\$98 Mil
Hd, PersTr, TrInv, EmplBen, Nb: Vardaman Johnson, SrVP&SrTO
PersTr: Tommy Rainey, VP&TO
Eloise Placker, TO

NCNB TEXAS-LUFKIN

Banking Center
P.O. Box 410 75901
409/639-8328 Tr\$140 Mil
Hd, PersTr: T. Tucker Weems, SrVP&TO
PersTr: Roland L. Gerth
EmplBen: Landon L. Baker
TrOps: Jackie Whitaker

Marshall

MBANK MARSHALL N.A.
101 E. Austin, P.O. Box 968 75670
214/938-7788
Hd: Rex L. Boyland, ExecTO
PersTr: T. R. Jackson, VP&SrTO
TrOps: Ada Watson, AsstVP&TO

McAllen

FIRST CITY BANK-McALLEN
P.O. Box 1300 78502
512/632-2601 Tr\$215 Mil
(Branch of Houston)
Hd: John F. Tierney, SrVP
PersTr: Marjorie Terry, AsstVP&TO
TrInv: Sonia Villarreal
EstAdm: Mary Lou Henry, AsstVP&TO
Gdnshp: H. Ray Lewis, AsstTO
EmplBen: Linda Ochoa, AsstVP
Elizabeth Guerra
TrOps: Linda Hargus
TDP: Eliza De La Garza

TEXAS COMMERCE BANK-McALLEN, Nat Assn
P.O. Box 1000 78502
512/682-2401 Tr\$87 Mil
Hd: Stafford W. Burroughs, ExecVP&SrTO
PersTr, ComTrF, Nb: Nita Calvert, VP&TO
EmplBen: Lee Baucum, TO

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr\$2.7 Mil
Hd: Gordon Gardner, Chm&TO
Mike Beard, Pres&TO
Friedrich Matthies, AsstTO
Shirley Hamilton, TO
Betty Pomerence, AsstTO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr\$375 Mil
Hd: Michael Talley, ExecVP&TO
PersTr: Mike Tandy, SrVP&TO
TrInv: Hugh Bradberry, VP&TO
EmplBen: Jene Davis, VP&TO
TrOil&Gas: Will Hall, SrVP
RE: Don Parks, VP&TO

77% of the readers of
TRUSTS ESTATES
select estate appraisers or
auctioneers.

NCNB TEXAS-MIDLAND

Banking Center
P.O. Box 270 79702-0270
915/685-2000 Tr\$476 Mil
Hd: Bill J. Hill, ExecVP
PersTr: Jeff Scribner, VP&PersTrMgr
CorpTr: Diane Newland, VP&EBMgr
TrInv: Jeff Talley, AsstVP&TO
TrRE: William H. Bolch, VP&TrPropMgr
TrOps: Norman Cass, VP&TOpMgr

TEXAS AMERICAN BANK/MIDLAND

P.O. Box 3118 79702
915/688-6400 Tr\$30 Mil
Hd: Thomas M. Bruner, ExecVP&TO
EmplBen: Les Dean, AsstVP&TO
TrOps: Richard E. Dunnan, AsstVP&TOpO

Mount Pleasant

GUARANTY BANK

P.O. Box 1158 75455
214/572-9881 Tr\$6.1 Mil
Hd: Bill G. Jones, ChmTrCom
PersTr, CorpTr, TrInv, Nb: Janice Crane, ExecVP
EmplBen, TrOps: Harry Sivess, VP&TO

INTERFIRST BANK MT. PLEASANT, N.A.

P.O. Box 71 75455
214/572-9811 Tr\$3 Mil
Hd, PersTr, TrOps, Nb: Margaret Spann, TO
TrInv, Nb: John G. Tolbert, ExecVP&TO

Muleshoe

MULESHOE STATE BANK
P.O. Drawer 1010 79347
806/272-4561 Tr\$1.5 Mil
Hd: Bob Finney, Pres
PersTr: Elaine Burgess, AsstVP

Nacogdoches

COMMERCIAL NATIONAL BANK

P.O. Box 847 75963
409/569-8251 Tr\$15 Mil
Hd: T. E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Patty Pierce, AsstTO

FREDONIA STATE BANK

P.O. Box 887 75963-0887
409/564-6191 Tr\$1 Mil
Hd: A. L. Mangham, Jr., ChmBd&CEO
Randy Price, Pres
Leon Dorsey, VP

STONE FORT NATIONAL BANK

P.O. Drawer 988 75963-0988
409/564-4624 Tr\$3 Mil
Hd: Jimmy L. Boyle, TO

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS, N.A.

P.O. Box 311388 78131-1388
512/625-7541 Tr\$37.4 Mil
Hd: R. Al Leach, SrVP&TO
EmplBen: Dennis Heitkamp, VP&TO

Odessa

FIRST STATE BANK OF ODESSA, N.A.

1330 E. 8th St., P.O. Box 634 79760
915/332-0141 Tr\$25 Mil
Hd, PersTr, TrInv: Douglas Moore, VP&TO
EmplBen: Susan Emmons, AsstVP&TO
TrOps: Barbara Norris
Nb: Ronda Hall

MBANK ODESSA

P.O. Box 2632 79760
915/368-8243 Tr\$115 Mil
Hd: Toby G. Tripp, ExecVP&TO
PersTr, Nb: Edwin J. Stuart, VP&TO
ComTrF, TrOps: Dean Combs, AsstVP&TO
EmplBen: David Head, TO
Admin: Florence Blevins, AsstVP&TO

NCNB TEXAS-ODESSA

Banking Center
P.O. Box 4798 79760
915/335-7200 Tr\$85.4 Mil
Hd: Carolyn Stockton, VP&TO
PersTr: Randy Wilson, TO
EmplBen: Joan Johnson, VP&TO
TrOps: Carolyn Farris, Supv

TEXAS COMMERCE BANK

P.O. Box 4797 79760
915/337-5261 Tr\$200 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Bryan Haldeman, VP&TO
EmplBen: Connie Jones, TO
TrOps: Jean Dwyer, VP&TO

Orange

ORANGEBANK

P.O. Box 969 77630
409/886-7424 Tr\$895 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK

P.O. Drawer 770 75801
214/729-6043 Tr\$22 Mil
Hd: Gary J. Turner, SrVP&TO
PersTr: Glenda Easley, AsstVP&TO
EmplBen: Susan Millichamp, VP&TO
TrOps: Lori Chase
Nb: Robert Harrell
TDP: Anita King

ROYALL NATIONAL BANK

P.O. Box 318 75801
214/729-6944 Tr\$2,967 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK

P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK

P.O. Box 929 79070
806/435-3676
(Branch in Booker)
Hd: Bruce E. Julian, SrVP&TO

Plainview

FIRST NATIONAL BANK

P.O. Box 580 79073-0580
806/293-5361 Tr\$1 Mil
Hd: David Wilder
HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr\$17.6 Mil
Hd: Alice Doyle, VP&TO

Port Arthur

FIRST INTERSTATE BANK OF PORT ARTHUR

P.O. Box 400 77641
409/985-8851 Tr\$25 Mil
Hd: Richard S. Cardner, SrVP&SrTO
CorpTr: Mary Ann McCoy, AsstVP
PersTr: Nadine Kebodeaux, AsstVP
TrOps: Linda Stevenson, AsstTO

SABINE BANK

P.O. Box 3317 77643
409/982-5741 Tr\$3 Mil
Hd, TrInv, Nb: Jerry Peckham, ExecVP&TO
PersTr, CorpTr, EmplBen, TrOps: Virginia Reece, AsstTO

TEXAS (Cont'd)

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA

P.O. Box 7 77799
512/552-6726 Tr/u\$1 Mil
Hd: W. H. Bauer, Jr., Pres&TO
E. W. Wilson, VP&TO

FIRST STATE BANK & TRUST CO.

P.O. Box 228 77799
512/552-9771 Tr/\$9 Mil
Hd: C. Dee Harkey, VP&TO

Ralls

SECURITY STATE BANK & TRUST CO.

P.O. Drawer AA 79357
806/253-2511 Tr/\$5 Mil
Hd: Gene McLaughlin, Pres
TrOps: Brenda Beshires

Richardson

FIRST CITY BANK OF RICHARDSON

P.O. Box 308 75080
214/680-7336 Tr/\$18 Mil
Hd: Donna Norton, SrVP
EB&TrOps: Mary Claire March, AsstVP

Richmond

NCNB TEXAS-RICHMOND

P.O. Box 579 77469
713/342-3736
Hd: Frank Miculek, Pres
A. E. Myers, SrTO
E. W. (Blair) Myska, TO

Rockwall

COMMUNITY BANK

P.O. Box 729 75087
214/722-5353 Tr/u\$1 Mil
Pat Lovell, TO

San Angelo

CENTRAL NATIONAL BANK

P.O. Box 2088 76902
915/655-0561 Tr/\$200 Mil
Hd: Don Parker, ExecVP-Fin
PersTr: William F. Collins, VP&SrTO
Bettye Morrow, VP&TO
Lynn Jonas, AsstTO
Doughty McDonald, AsstTO
EmplBen: Rhea Cooke, VP&TO
TrOps: Marcia Johnson, VP&TO
Nb: Pierce Hoggett, VP&TO

FIRST CITY NATIONAL BANK

P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO

P.O. Box 5291 76902
915/653-1491 Tr/\$105 Mil
Hd: Spencer Kissell, SrVP&TO
TrOps: Betty Galyon, VP&TO
TrAdmin, EmplBen: David Saultz, AsstVP&TO
William Richie, Jr., TO

TEXAS STATE BANK

P.O. Box 3186 76902
915/949-3721 Tr/\$9.5 Mil
Hd: Don Felty, TO

San Antonio

FIRST CITY BANK-CENTRAL PARK

P.O. Box 790367 78279-0367
512/341-4641 Tr/\$30 Mil
Hd: Raymond R. Fletcher, SrVP, Adm&ExecTO
PersTr: Kris Walsh, AsstVP&TO
TrOps: Sheryle K. Zaitz, VP&TO

FROST NATIONAL BANK

P.O. Box 1600 78296
512/220-4363 Tr/\$1 Bil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: David Finger, SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Michael A. Noble, SrVP
TrOps: Anita Hughes, SrVP
Nb: Andy Behrends, VP
Tax: C. LaMar Gemberling, SrVP

GROOS NATIONAL BANK

P.O. Box 1330 78295
512/223-6115 Tr/\$110 Mil
Hd, TrInv: John M. Heard, SrVP
PersTr: Stanley J. Frank, VP
CorpTr, TrOps, TDP: Janet Matejek, AsstTO
ComTrf: Denise M. Brown, InvAsst
EmplBen: John M. Heard, SrVP

MBANK CORP., N.A.

(San Antonio Location)
P.O. Box 900 78293
512/271-8632 Tr/\$279.7 Mil
Hd: Fred C. Groos, Jr., ExecVP&ExecTO
Est: John M. Oppenheimer
TrInv: Robert Gray
TrOps: Betty Sabatino
Tr: Willis N. Terry
EmplBen: Tim Sinks, VP
Nb: Martha Steves, AsstVP(PersTr)

NBC BANK - SAN ANTONIO, N.A.

P.O. Box 121 78291
512/225-2511 Tr/\$1.7 Bil
Hd: John M. Johnston, ExecVP&ExecTO
EstAdmin, Pers&Fam: Robert W. Carlson, SrVP&SrTO
CorpTr: Anthony J. Shedrock, VP&TO
TrInv: Vincent W. Green, VP&TrInvO
RE, Oil, Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOps: Lyndon N. Heimer, VP&TO
Nb: William F. Goodman, VP&TO
Compliance: H. Neal Shuman, TrContl&ComplO

NCNB TEXAS-SAN ANTONIO

Banking Center
P.O. Box 300 78291
512/270-5393 Tr/\$400 Mil
Hd: Kenneth P. Courtright, SrVP&SrTO
PersTr: Blaine R. Hall, Jr., VP&SrTO
Rebecca B. Cotton, VP&TO
G. Brian Biggs, PersFinSvcAdm
Al Pohovich, Jr., PersFinSvcAdm
CorpTr: Jerry D. Edinger, VP&TO
Audrey Coblenz, AsstVP&TO
EmplBen: D. Keith Kappmeyer, AsstVP&TO
TrInv: Michael A. Zwartjes, VP&TO
EstAdmin: Michael A. Quinn, AsstVP&TO
TrOps: Dwayne C. Eddy, AsstVP&TO

NCNB TEXAS-SAN ANTONIO

(NATIONAL BANK OF FT. SAM HOUSTON)
P.O. Box 8000 78286
512/223-2981
M. Dewey Bain, AsstVP&TO

San Benito

THE SAN BENITO BANK & TRUST CO.

P.O. Drawer 1911 78586
512/399-1326 Tr/\$11 Mil
L. Nathan Winters, Pres&TO
E. L. Taubert, Jr., ExecVP&TO
Lupita R. Aguilar, AsstVP&TO

San Marcos

STATE BANK & TRUST CO.

P.O. Box 649 78667
512/396-4411 Tr/\$2.7 Mil
Hd: Clovis R. Barker, TO

Seymour

THE FIRST NATIONAL BANK

201 N. Washington St. 76380
Tr/u\$1 Mil
Hd: Gene D. Adams, Pres&TO

Sherman

GRAYSON COUNTY STATE BANK

P.O. Box 430 75090
214/892-2181 Tr/\$3 Mil
Hd: Jerry L. Talley, CEO, Pres&TO

MBANK SHERMAN, N.A.

P.O. Box 280 75090
214/893-5111 Tr/\$106 Mil
Hd: Philip McKinzie, ExecVP&TO
TrInv, PersTr, ComTrf: W. Clayton Fulton, VP&TO
TrOps: Monty M. Curry, VP&TO
EstAdmin: Diann M. Smith, TO
EmplBen: Jann Henderson, VP&TO
TDP: Betty J. Wright, TO

Silsbee

SILSBEE STATE BANK

P.O. Box 487 77656
409/385-0505
Carol Jordan, VP&TO

Spearman

FIRST STATE BANK

P.O. Box 247 79081
806/659-5565
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.

P.O. Box 998 76401
817/965-5036 Tr/\$9 Mil
Hd: Bonnie Allen Fowler, VP&TO
TrOps: Beth Pogue, SrTrCk

Sweetwater

FIRST NATIONAL BANK

P.O. Box 660 79556
915/235-8631 Tr/\$28 Mil
Hd: Don Allen, SrVP&TO

Temple

FIRST NATIONAL BANK

P.O. Box 6101 76503
817/773-2115 Tr/\$44 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO

NCNB TEXAS-TEMPLE

Banking Center
100 W. Adams Ave. 76501
817/778-4421 Tr/o\$40 Mil
Hd: A. David Uechi, SrVP&TO

Terrell

THE AMERICAN NATIONAL BANK

P.O. Box 40 75160
214/563-2611 Tr/\$31 Mil
Hd, TrInv, Nb, PersTrAdm:
Randall R. Gleason, CFP, VP&SrTO
EmplBen, Est: Elizabeth Mirick, VP&TO
TrOps: Beverly Hendricks, TrAdmO

Texarkana

STATE FIRST NATIONAL BANK

State Line Plaza, P.O. Box 8000 75502
501/773-4541 Tr/\$74 Mil
Hd, PersTr, Nb: Gregory S. Torrance, SrVP&TO
CorpTr, TrInv, EmplBen: James Pat Bell, VP&TO
TrOps: Brenda S. Engster, TO
ComTrf: Betty Anthony, AsstTO
CorpTr: Diane Youngblood, AsstTO
EmplBen: Al Melde, AsstTO

TEXARKANA NATIONAL BANK

P.O. Box 451 75504
214/792-7166 Tr/\$200 Mil
Hd, PersTr, ComTrf, TrInv: Basil S. Hoag, Jr., SrVP&TO
EmplBen: Thomas E. Jones, Jr., AsstVP&TO
TrOps: Jean Head, AsstVP&TOpO

Tulia

FIRST NATIONAL BANK

P.O. Box 47 79088
806/995-3575 Tr\$20 Mil
Hd: Pascal J. Hosh, ExecVP&TO
TrOps: Bettye Slout, AsstVP&TO

FIRST STATE BANK

P.O. Box 28 79088
806/995-4151 Tr\$1 Mil
Hd,TrInv: Howard Reynolds, Pres&TO
PersTr,TrOps,Nb,TDP: Rhonda Rogers,
AsstCsh&AsstTO

Tyler

FIRST CITY NATIONAL BANK OF TYLER

P.O. Box 2020 75710
214/595-1941 Tr\$200 Mil
Hd: John H. Barr, ExecVP&TO
PersTr: E. H. Norment, VP&TO
TrOps: Buck D. Cain, SrVP&TO
TrInv: Stephen J. King, VP&TO
EmplBen: Jeff Cheavens, TO
Oil,Gas: M. Scarborough, Jr., VP&TO

NCNB TEXAS-TYLER

Banking Center
P.O. Box 2001 75710
214/535-5555 Tr\$342 Mil
Hd: John Rogers, SrVP&TO
PersTr: Nelson K. Smith, SrVP&TO
John Noble, SrVP
Paul Brechner, VP
Peggy Kirkley, AsstVP&TO
EmplBen: Bonnie Byars, SrVP
TrOps: Alvin Jones, VP

SECURED TRUST CORPORATION

909 E. S. E. Loop 323, Ste. 200 75701
214/534-1600 Tr\$35 Mil
Kenneth E. Goates, Pres
EmplBen: W. Hank Baker, VP

SOUTHSIDE STATE BANK

P.O. Box 8444 75711
214/531-7111 Tr\$15.3 Mil
Hd: Sam Dawson, SrVP&TO
EmplBen: Marjorie Glover, VP

Uvalde

FIRST STATE BANK OF UVALDE

P.O. Box 1908 78802
512/278-6231 Tr\$18 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK

P.O. Box 2271 76384
817/552-2511 Tr\$40 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, SrVP&TO
Stephen Brantley, AsstVP&AsstTO

Victoria

FIRST VICTORIA NATIONAL BANK

P.O. Box 1338 77902
512/573-6321 Tr\$195 Mil
Hd: Elvin Koehn, SrVP&TO
PersTr: Robert Halepesko, VP&TO
Inv: George Bruns, VP&TO
EmplBen: Cindy Brown
TrOps: Garry Petros

VICTORIA BANK & TRUST CO.

120 Main Place 77902
512/573-5151 Tr\$480 Mil
Hd: Dan S. Webster, SrVP&ExecTO
PersTr: George F. Stanley, SrVP&TO
CorpTr,TrOps: Cathy Wheeler, TO
TrInv: French S. Torkington, SrVP&TO
EmplBen: Larry G. Justiss, SrVP&TO
PropMgt: James S. Kiening, VP&TO

Waco

MTRUST CORP., N.A.

(Waco Location)
P.O. Box 2626 76702-2626
817/754-5431 Tr\$186 Mil
Hd: John E. Dagley, ExecVP&ExecTO
PersTr: Stephen W. Herbert, SrVP&SrTO
EmplBen: Johnny G. Gotes, VP&TO
TrOps: Sybil Armstrong, VP&TO
Nb: Bonnie Miller, AsstVP&TO

NCNB TEXAS-WACO

Banking Center
P.O. Box 2600 76702
817/753-6461 Tr\$400 Mil
Hd: Donald R. Howe, SrVP&TO
PersTr: Bruce Price, SrVP&TO
CorpTr,TrOps: Wiley E. Oliver, III, VP&TO
EmplBen: Fred M. Worley, Jr., VP&TO

TEXAS NATIONAL BANK OF WACO

P.O. Box 2299 76703
817/756-2151 Tr\$80 Mil
Hd: Richard L. W. Henry, SrVP&TO
EmplBen: Bruce A. Fox, VP&TO
TrOps: Betty L. Swaner

UNITED BANK OF WACO

P.O. Box 7554 76714-7554
817/776-9500
Hd: Carroll W. Sturgiss, Jr., VP&TO
TrOps: Sharon Young, AsstVP&TO

Weatherford

FIRST NATIONAL BANK

P.O. Box 730 76086
817/594-7481 Tr\$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST

218 Nasa Blvd. 77598
713/332-5521 Tr\$13 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpsAdm: Patricia F. Stevenson, AsstTO

Wichita Falls

MTRUST CORP., N.A.

(Wichita Falls Location)
P.O. Box 540 76307
817/761-6500 Tr\$200.6 Mil
Hd: David I. Ramsey, SrVP
PersTr: Jerry Schendorf, 1stVP
TrInv: Judy Darnell, TO
Nb: Michael Urniak, Jr., AsstVP
EmplBen,TrOps: Kenneth L. Frie, AsstVP
RE&Min: Richard Rippey, VP

NCNB TEXAS/WICHITA FALLS,N.A.

P.O. Drawer 60 76307
817/723-2771 Tr\$171 Mil
Hd,TrInv: Stephen R. Lindemood, SrVP
PersTr: Robert Felty, AsstVP
Est,PersTr: R. Landon Winstead, Jr., SrVP
CorpTr: Linda Metcalf, VP
EmplBen: Hunter Nipper, AsstVP
TrOps: Patricia Skillman, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

UTAH

Ogden

BANK OF UTAH

2605 Washington Blvd., P.O. Box 231 84402
801/621-8512 Tr\$16 Mil
Hd: Richard J. Carroll, TO
TrOps: Carol A. Thomas, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.

Personal Trust Office-Ogden
P.O. Box 9936 84409
801/626-9535
(Branch of Salt Lake City)
Mgr: O. Rex Childs, VP&TO

KEY BANK OF UTAH

P.O. Box 9160 84409
801/625-4600
(Branch of Salt Lake)
Hd,PersTr,Nb: Gary Peterson, VP&TO
Stan Norton, TO
CorpTr: Dennis Yeates, AsstTO
TrOps,TDP: Kendall Christiansen, AsstTO

Provo

CENTRAL BANK & TRUST CO.

75 N. University Ave. 84603
801/375-1000 Tr\$15 Mil
Hd: David W. Macbeth, VP&TO
FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Provo
P.O. Box 1218 84603
801/350-2178
(Branch of Salt Lake City)
Mgr: Jeffrey Kahn, AsstVP&TO

Salt Lake City

DESERET TRUST CO.

P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: L. Conrad Bryner
TrInv: John L. Hunter
ComTrF: E. Bruce Haws
TrOps: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH, N.A.

180 S. Main St., P.O. Box 30169 84142
801/350-7130 Tr\$551 Mil
Hd: George L. Moosman, ExecVP&SrTO
PersTr: Lois Owen, VP&TO
CorpTr: Mitchell J. Walkington, CorpTrMgr
TrInv: Richard G. Horne, VP&SrTO
EmplBen: Rod R. Cushing, VP
TrOps: Debbie Frost, TOpMgr
Nb: Craig D. Swenson, VP

FIRST SECURITY BANK OF UTAH, N.A.

Trust Group-Salt Lake City
P.O. Box 30007 84130
801/350-5361
(Branches in Ogden & Provo)
TrGpMgr: Robert A. Hatch, ExecVP
BusTrDiv: Patricia A. Richards, SrVP
PersTrDiv: R. James Steenblik, SrVP
TrSupSvcs: Thomas S. Avedovech, VP
CorpTr: Randy Marchant, VP
EmplBenTr: Gregory D. Burnett, VP
CharlTr&Foun: W. John Lamborn, VP
Nb: David D. Halladay, PersTrNbMgr
Randy Darrohn, EBO
Dorian L. Shaw, CTO
TrTxSect: C. Gene Maxwell, AsstVP&TxO
InvMgr: H. James Darcey

HOLLADAY BANK & TRUST

2020 E. 4800 South 84117
801/272-4275 Tr\$1 Mil
Hd: Ronald N. Spratling, Jr., Pres

85% of the readers of
TRUSTS • ESTATES
are involved in personal trusts.

UTAH (Cont'd)

Salt Lake City (Cont'd)

KEY BANK OF UTAH

50 S. Main St. 84144-0452
801/535-1000 Tr\$200 Mil
(Branch in Ogden)

Hd, EmplBen: Mark W. Mitchell, VP&SrTO
PersTr, TrInv, ComTrF, EmplBen: Wm. Wallace
Leatham, VP&TO
TrOps, TDP: Kendall Christiansen, AsstTO
Nb: Gil Wilburn, VP
CorpTr: Steve Snow

MOORE TRUST COMPANY

200 S. Main St., Ste. 800 84101
801/534-6085

Donn A. Miller, Pres
Mgr: Frank C. King, SrVP
PersTr: Bert Elg, VP
PrTrBnk: Glen Grao, VP
TrInv: Joe Toronto, VP
TrOps: Barbara Christensen, Mgr
EmplBen: Rex Wheeler, VP
CorpTr: Kim Galbraith, AsstVP

TRACY-COLLINS BANK & TRUST CO.

Main at 1st South St. 84111
801/328-3737 Tr\$180 Mil
Hd: C. Elwynn Olsen, SrVP&TrMgr
CorpTr, TrInv: Sig Szake, TO
TrOps: Robert J. Alleman, SrVP&TO
PersTr, Prob: Ben Reitveld, VP&TO
Pen&P/S: Brad G. Welling, TO

VALLEY BANK & TRUST CO.

80 W. Broadway, Ste. 210 84101
801/973-5394 Tr\$150 Mil
Hd, Nb: Wall T. Fenton, VP
Michael R. Thirston, AsstVP&TO
TrOps: Duff Greenwell, AsstVP&TO
EmplBen: Mark Feinauer, AsstVP&TO
PersTr: David M. Bennett, VP&SrTO
Nb: Gayle Taylor

ZIONS FIRST NATIONAL BANK

1 Main St. 84110
801/524-4806 Tr\$300 Mil
Hd: Peter K. Ellison, ExecVP&SrTO
PersTr: David R. LeFevre, VP&TO
CorpTr: Gerald L. Houskeeper, VP&TO
TrInv: J. Chad Hamilton, SrVP&TO
EmplBen: Theo K. Dunham, VP&TO
TrOps: David Van Wagoner, TO
Nb: Sterling E. Sumner, VP&TO

VERMONT

Barre

FIRST VERMONT BANK & TRUST CO.

47 N. Main St. 05641
802/476-4135
(Branch of Brattleboro)
Gerrit R. Klop, TO

GRANITE SAVINGS BANK & TRUST CO.

36 N. Main St. 05641
802/479-3313 Tr\$6.2 Mil
Hd: George D. Milne, Pres
PersTr, CorpTr, TrOps: Margaret E. Richey, TO

Beilows Falls

BELLOWS FALLS TRUST CO.

P.O. Box 399 05101
802/463-4524
Hd, PersTr, CorpTr, TrInv, Nb: Joyce H. Miller,
VP&TO
TrOps, TDP: Beverly S. Dunbar, AsstTO
Mary B. O'Brien
Wendell A. Hart

Bennington

CHITTENDEN TRUST CO.

401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L. B. Smith, VP&TO
PersTr: D. W. Hart, TO

FIRST VERMONT BANK & TRUST CO.

500 Main St. 05201
802/447-7533
(Branch of Brattleboro)
Hd: Philip G. Spillman, TO
Steve Reynolds, TO

Brattleboro

FIRST VERMONT BANK & TRUST CO.

P.O. Box 823 05301
802/254-8711 Tr\$350 Mil
(Branches in Barre, Bennington, Norwich &
Rutland)
Hd, Nb: D. Rodman Thomas, SrVP&SrTO
PersTr, CorpTr: Joseph F. Cook, TO
TrInv: Peter Sherlock, TrInvO
EmplBen: Kyle R. Fisher, EBO
Susan J. Klein, EBO
TrOps: Veronica A. Wheelock, AsstVP

VERMONT NATIONAL BANK

100 Main St. 05301
802/257-7151 Tr\$300 Mil
(Branches in Burlington, Montpelier, Rutland &
Woodstock)
Hd: John R. Davidson, SrVP&TO
PersTr, Nb: Russell W. Ellis, VP&TO
James T. Strouse, VP&TO
Jane B. Waysville, AsstVP&TO
Barbara K. Hudson, AsstTO
TrInv, ComTrF: John H. Abel, VP&TO
Stephen T. Singiser, VP&TO
EmplBen: Bruce V. Allbee, VP&TO
TrOps: Sydney Kingsbury, TO
Nb: Hollis P. Carlisle, TO

Burlington

BANK OF VERMONT TRUST & INVESTMENT GROUP INC.

P.O. Box 949 05402
802/658-1810 Tr\$45.190 Mil
Hd, Nb: William R. Heaslip, Pres
Molly Dillon, TO
PersTr, CorpTr: John M. Geise
TrOps: Debra M. Ladd

CHITTENDEN TRUST CO.

P.O. Box 820 05402
802/658-4000
(Branch in Bennington)
Hd: William R. Heaslip, ExecVP
PersTr: L. J. Beaulieu, SrVP
CorpTr: S. R. Shaver
TrInv: A. J. Kraus, VP
EmplBen: D. E. Prince, VP
TrOps: R. C. Rothlisberger, AsstVP
Nb: J. C. Williams, BDO

THE HOWARD BANK, N.A.

111 Main St., P.O. Box 409 05401
802/658-1010 Tr\$276 Mil
(Branches in Rutland & Woodstock)
Hd: Frank E. Ceynar, SrVP&SrTO
PersTr, EmplBen: Robert F. Fitzpatrick, VP-
TrAdmin
TrInv, ComTrF: William S. Wolff, SrVP
CorpTr: Kathy Brisson, AsstTO
TrOps: Lynda Emch, TopO
Nb: Willard R. Nalchajian
Est: Robert G. Nace, VP

THE MERCHANTS TRUST CO.

164 Church St., P.O. Box 1009 05402
802/658-3408 Tr\$95 Mil
(Branch in North Bennington)
Hd: Susan J. Moses, Pres&TO
PersTr: Carol J. Philbin
James D. Miller, AsstTO
Charles C. Claudio, AsstTO
Philip Stanley, TrInvO
TrOps: John H. Savage, TopO
Nb: Charles E. Gear, VP&TO

VERMONT NATIONAL BANK

150 Bank St. 05401
802/863-8900
(Branch of Brattleboro)
PersTr, Nb: James T. Strouse, VP&TO

Derby

COMMUNITY NATIONAL BANK

P.O. Box 259 05829
802/334-7915
Hd: Richard C. White, Pres&TO

Lyndonville

LYNDONVILLE SAVINGS BANK & TRUST CO.

P.O. Box 125 05851
802/626-8121 Tr\$11.1 Mil
Hd: Jane M. Soulia, AsstTreas&TO
Nb: DuBois S. Thompson, Jr., ExecVP

Manchester Center

FACTORY POINT NATIONAL BANK

05255
802/562-2424 Tr\$46 Mil
Hd: Townes M. Harris, Jr., VP&SrTO
Accts, Taxes, EmplBen: Roy S. Foltan, TO
TrOps: Barbara J. Whitman, AdminAsst
InvAn: Russell A. Cook, Consl

★ Montpelier

VERMONT NATIONAL BANK

P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
Hd: James T. Strouse, VP&TO
TrOps: Mrs. Barbara K. Hudson, AsstTO

Morrisville

THE UNION BANK

P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

North Bennington

THE MERCHANTS TRUST CO.

P.O. Box 308 05257
802/447-7545
(Branch of Burlington)
Hd: William J. Sylvester, VP&TO

Norwich

FIRST VERMONT BANK & TRUST CO.

1820 House 05055
802/647-3250
(Branch of Brattleboro)
Mark T. Williams, TO

Proctor

PROCTOR BANK

49 Main St. 05765
802/775-2525 Tr\$200 Mil
(Branches in Rutland & Woodstock)
Hd: Peter W. Arnold, SrVP&SrTO
PersTr: Steve Funk, VP
TrInv: Stevan M. Geiger, VP&SrTrInvO
EmplBen: Marie La France
TrOps: Martin S. Snider, TopO

Rutland

FIRST VERMONT BANK & TRUST CO.

89 Merchants Row 05701
802/773-3321
(Branch of Brattleboro)
Hd: Kyle R. Fisher, VP, TO&EBO
Admin: Nan E. Lambert, TrAdmO

THE HOWARD BANK, N.A.

3 Merchants Row 05701
(Branch of Burlington)
Penny Tabor, AsstTO

ROCTOR BANK

90 West St. 05701
602/775-2525
(Branch of Proctor)
Tom Evans

VERMONT NATIONAL BANK

P.O. Box 831 05701
302/775-0116
(Branch of Brattleboro)
Hd: Stephen T. Singiver, VP&TO

St. Albans**FRANKLIN-LAMOILLE BANK**

N. Main St., P.O. Box 192 05478
802/524-5951 Tr\$110 Mil
Hd: Harold R. Hebert, SrVP&TO
TrOps: Elizabeth F. Jean

PEOPLES TRUST CO.

25 Kingman St.
P.O. Box 320 05478
302/524-2196 Tr\$3 Mil
Hd: Neil H. Raymond, ExecVP&TO

St. Johnsbury**CITIZENS SAVINGS BANK & TRUST CO.**

P.O. Box 219 05819
802/748-3131 Tr\$2.6 Mil
Hd: Jos. M. Sherman, Pres
Kay L. Collins, TO
Linda C. Drinkwater, TO

Woodstock**THE HOWARD BANK, N.A.**

21 Elm St. 05091
(Branch of Burlington)
W. Bruce Dudley, VP&TO

ROCTOR BANK

Elm St. 05091
747-3535
(Branch of Proctor)
mes Pierce, TrRep
ONT NATIONAL BANK
Green 05091

802/457-2660
(Branch of Brattleboro)
Hd: Russell W. Ellis, VP

VIRGIN ISLANDS**Christiansted, St. Croix****VIRGIN ISLANDS TITLE & TRUST CO.**

46 King St. (T&T) 00820-4984
809/773-0570
Hd: JaNice D. Holmes, TO

**Include
Your Logo
See Page 231**

VIRGINIA**Abingdon****CENTRAL FIDELITY BANK**

P.O. 1417 24210
703/628-9194 Tr\$26 Mil
Hd: Barry E. Whitaker, VP&TO
TrOps: Steve Vance
Dixie Davis

FIRST VIRGINIA BANK-DAMASCUS

P.O. Box 1038 24210
703/628-9154
(Branch of Damascus)
Clyde T. Combs, TO

Alexandria**BURKE & HERBERT BANK & TRUST CO.**

P.O. Box 268 22313
703/549-6600 Tr\$57 Mil
Hd: John W. Hudson, VP&TO
Alice I. Thomas, VP&TO
TrOps: Judith A. Cagnon, AsstVP&TO
FIRST AMERICAN BANK OF VIRGINIA
330 N. Washington St. 22314
703/739-3421
(Branch of McLean)
William R. Leichter, VP
Pamela L. Austin, VP

Altavista**FIRST NATIONAL BANK**

P.O. Box 29 24517
804/369-4734 Tr/\$1 Mil
Hd: Robert H. Gilliam, Jr., Pres

Arlington**FIRST AMERICAN BANK OF VIRGINIA**

1515 N. Court House Rd. 22201
703/284-6328
(Branch of McLean)
Herbert Parker, VP
Jorge del Campo, TO
SOVRAN BANK, N.A.
3401 Columbia Pike 22204
703/892-3800
(Branch of Richmond; N. VA Trust Division)
PersTr: Adrienne R. Nelson, SrVP

Bassett/Martinsville**DOMINION TRUST COMPANY**

231 E. Church St. 24112
703/632-6130
(Branch of Roanoke)
Hd: Robert M. Brown, Jr., VP&RegMar

Berryville**BANK OF CLARKE COUNTY**

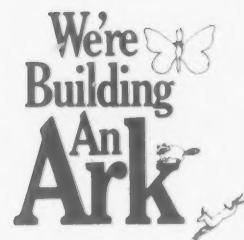
P.O. Box 391 22611
703/955-2510
Hd: Jean C. Hinson

Blacksburg**NATIONAL BANK OF BLACKSBURG**

100 S. Main St. 24060
703/552-2011 Tr\$21 Mil
Hd: M. A. Lawrence, SrVP&TO

Bluefield**DOMINION BANK, N.A.**

P.O. Box 605 24605
703/322-4611
Hd: Glen Stirewalt, SrVP&CEO
Richard I. Cooley, SrVP



It doesn't look like Noah's ark, but it's the same idea. The Nature Conservancy is busy protecting wildlife and plants threatened by a flood of development.

The Conservancy is an international nonprofit organization committed to the preservation of natural diversity.

It's a big job, but since 1951 the Conservancy has preserved more than 3 million acres in the U.S., Canada, Latin America, and the Caribbean. While some areas are transferred to other conservation groups for management, the Conservancy owns and manages some 1,000 preserves—the largest privately owned nature preserve system in the world.

But many species remain unprotected—the rain clouds are gathering, and we need to move quickly. Our success depends on private contributions. For information about bequests, trusts, or gifts of property, call or write:

The Nature Conservancy
1815 N. Lynn Street
Arlington, VA 22209
(703) 841-8788

VIRGINIA (Cont'd)

Bowling Green

UNION BANK & TRUST

P.O. Box 446 22427
804/633-5031 Tr\$1 Mil
Estelle Kay, TO

Charlottesville

CENTRAL FIDELITY BANK

200 E. Main St., P.O. Box 138 22902
804/979-2200 Tr\$95 Mil
(Branch in Culpeper)

RegFinSvcsGpMgr: Lawrence W. Hope, VP
Admin: Richard Roberts, VP&TO
Mildred H. Sandridge, AsstVP&TO
Nancy F. Sullivan, AsstVP&TO
Dolores Aylor, AsstVP&TO

FIRST VIRGINIA BANK-CENTRAL

P.O. Box 7466 22906
804/978-3000

John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK

P.O. Box 711 22902
804/972-1100

(Branch of Richmond)

Edwin E. Gatewood, SrVP&RegMgr
Benjamin S. Bates, Jr., VP&TrInvO
A. Ward Sims, VP&TO
John D. Fischback, Jr., TO
Ted M. Kattman, TO
Hugh M. Leavell, TO
Robert C. McKeen, TO
Susan W. Plunkenkaker, EBA
Stanley D. Cover, AsstTO
Giles C. Cook, NbConstl
CorpTr: David McNish, AsstTO

SOVRAN BANK, N.A.

300 E. Main St. 22902
804/977-2211

(Branch of Richmond; Skyline Reg. Tr. Dept., Main
Office: Charlottesville)

RegHd: John T. Bazzarre, SrVP
Nb: S. L. Frizzell, VP

Christiansburg

CENTRAL FIDELITY BANK, CHRISTIANSBURG

P.O. Box 119 24073
703/382-2975 Tr\$15 Mil
Mrs. Juanita Ellett, TO

Clifton Forge

FIRST NATIONAL BANK

P.O. Box 633 24422
703/862-4251 Tr\$1 Mil
Hd: Barbara G. Keller, AsstVP&TO

MOUNTAIN NATIONAL BANK

P.O. Box 620 24422
703/862-4264 Tr\$2 Mil
Hd: James C. Drewry, ExecVP, Csh&TO
Mary C. Paxton, AsstVP&TO
Mary W. Surface, AsstVP&AsstTO

Covington

FIRST VIRGINIA BANK-HIGHLANDS

P.O. Box 671 24426
703/962-6131 Tr\$2 Mil
Hd: William Sanders, TO

Culpeper

CENTRAL FIDELITY BANK

151 N. Main St., P.O. Box 271 22701
703/829-2200
(Branch of Charlottesville)

RegFinSvcsGpMgr: Lawrence W. Hope, VP
Admin: Dolores Aylor, AsstVP&TO

SECOND NATIONAL BANK

P.O. Box 71 22701
703/825-4800 Tr\$20 Mil
Hd: W. Douglas Kyle, Jr., SrVP&TO
J. Barry Kite, TO

Damascus

FIRST VIRGINIA BANK-DAMASCUS

P.O. Box 368 24236
703/475-3112 Tr/u\$1 Mil
(Branches in Abingdon & Meadowview)
Hd: Clyde T. Combs, Pres

Danville

AMERICAN NATIONAL BANK & TRUST CO.

P.O. Box 191 24543
804/792-5111 Tr\$68 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComTrF: John B. Hall, Jr., TO
TrOps: Linda P. Rhue, AsstTO

BANK OF VIRGINIA TRUST COMPANY

530 Main St., P.O. Box 1478 24541
804/792-1211
(Branch of Richmond)
Hd: Henry Bennett, Jr., SrTO

FIRST STATE BANK

P.O. Box 640 24543
804/793-4611 Tr/u\$1 Mil
Hd: L. Wilson York, Pres
Larry S. Patterson, AsstCsh

SOVRAN BANK, N.A.

341 Main St., P.O. Box 401 24541
804/788-3493
(Branch of Richmond; Western Reg. Tr. Dept.,
Main Office: Roanoke)
Hd: Bobby N. Wiles, FVP

Falls Church

CRESTAR BANK/FALLS CHURCH

3110 Fair View Park Dr., Ste. 1100 22042
703/641-5000 Tr\$7.0 Bil
(Branch of Richmond, VA)
Hd: Leonard W. Lilley, SrVP
Larry O. Holland, SrVP
Nb: Robert W. Seale, VP

FIRST VIRGINIA BANK

Trust Dept.
6400 Arlington Blvd. 22042
703/241-4611
(Branches in Fredericksburg, Harrisonburg/
Bridgewater & Manassas)

Hd: A. Paul Lanzillotta, ExecVP-TrSvcs
DeputyHd, Nb: Bruce E. Tria, SrVP&TO
PersTr: Charles J. Connor, Jr., VP&SrTO
TrInv, ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOps: Patricia A. Dalton, VP
EstAdmin: Logan B. Sturgeon, VP&TO

Farmville

FIRST VIRGINIA BANK SOUTHSIDE

P.O. Box 467 23901
804/392-3126 Tr\$19 Mil
Hd: W. G. Whitter, AsstVP&TO
TrOps: Thelma D. Ulewellyn

Fredericksburg

FIRST VIRGINIA BANK

1001 Princess Anne St. 22401
703/373-3112
(Branch of Falls Church)
Michael J. Gannon, VP&TO
A. Thomas Embrey, III, TO
THE NATIONAL BANK OF FREDERICKSBURG
2403 Fall Hill Ave. 22401
703/899-3248 Tr\$35 Mil
Hd: Kenneth T. Whitescarver, III, VP&TO

Front Royal

FARMERS & MERCHANTS NATIONAL BANK

102 E. Main St. 22630
703/635-3134
(Branch of Winchester)
T. Livingston Rodgers, VP

Grundy

DOMINION BANK

P.O. Box 709 24614
703/935-8151 Tr\$1 Mil
Hd: Eugene Hearl, RegExecO

Hampton

OLD POINT NATIONAL BANK OF PHOEBUS

P.O. Box 3392 23663
804/722-7451 Tr\$101 Mil
Hd: W. Rodney Rosser, SrVP&TO
Robert F. Shuford, Pres&TO
PersTr: Jacqueline B. Stearn, VP&TO
EmplBen: Gayle Liakos, AsstTO
TrOps: C. Kay Haraway, AsstTO
TrInv: Robert R. Tripp, VP&IO
Stephen Melochick, TO&TaxMgr

Harrisonburg

DOMINION TRUST COMPANY

Dominion Center 22801
703/434-1331
(Branch of Roanoke)

Donald R. Myers, VP&RegMgr

FIRST AMERICAN BANK OF VIRGINIA

75 N. Mason 22801
703/433-2741
(Branch of McLean)
Audrey C. Tyree, VP

F & M BANK/MASSANUTTEN, N.A.

U.S. Rte. 33 E. 22801
703/434-6761 Tr\$1 Mil
Hd: T. Livingston Rodgers, VP

Harrisonburg/Bridgewater

FIRST VIRGINIA BANK

111 N. Main St. 22812-0085
703/828-2571
(Branch of Falls Church)
Hd: Heather D. Myers, VP&TO

Kilmarnock

BANK OF LANCASTER

P.O. Box 1899 22482
Tr\$25 Mil
Hd: Clarence W. Alston, SrVP&TO

CHESAPEAKE NATIONAL BANK

P.O. Box 1419 22482
804/435-1181 Tr\$31.5 Mil
Hd: Thomas B. Denegre, Jr., VChm, SrVP&TO
PersTr: E. Conway Moncure, Jr., TO
Jean H. Harper, AsstTO
TrOps: Peggy E. Lawson, TrAdmO

Leesburg

FIRST AMERICAN BANK OF VIRGINIA

13 N. King St. 22075
703/777-2700
(Branch of McLean)
William G. Brown, IV, VP

77% of the readers of

TRUSTS · ESTATES

refer trust and estate
business to banks.

Lynchburg

CENTRAL FIDELITY BANK

P.O. Box 700 24505
804/847-9420 Tr\$350 Mil
Hd: William H. Russell, III,
SrVP&TO, Mgr/Western Reg
PersTr: Eugene J. Rumney, VP&TO
EmplBen: William R. Saville, VP&TO
TrOps/Support: Faye M. Hesson, AsstVP&TO
Tx: Pattie J. Payne, TO
Nb: Thomas D. Gerhardt, VP&TO

CRESTAR BANK/LYNCHBURG

P.O. Box 201 24505
804/847-2200 Tr\$7.0 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP
PersTr/Adm: Perry G. Gorham, SrVP
TrInv: Janice S. Augustine, IO
EmplBen: Louis C. Dillon, VP
CorpTr, InstitSvcs: E. William Wohlford, SrVP
Nb: Richard A. Harris, Jr., AsstVP

SOVRAN BANK, N.A.

801 Main St., P.O. Box 600 24505
804/846-2701
(Branch of Richmond; Western Reg. Tr. Dept.,
Main Office: Roanoke)
RegHd: Malcolm S. Underwood, Jr., 1stVP
Nb: Robert H. MacCallum, AsstVP

Manassas

FIRST VIRGINIA BANK

7900 Sudley Rd. 22110
703/241-4611
(Branch of Falls Church)
Hd: Bruce E. Tria, SrVP&TO

Marion

THE BANK OF MARION

P.O. Box 1067 24354
703/783-3116
Hd: Harold L. Blevins, Jr., Csh&TO

Marshall

MARSHALL NATIONAL BANK & TRUST COMPANY

22115
703/364-1559 Tr\$69 Mil
Hd: George N. Slater, SrVP&TO
TrOps: Janie Harlow, AsstTO
Nb: H. H. Duval Roszel, AsstTO

Martinsville

CRESTAR BANK/MARTINSVILLE

P.O. Box 4911 24112
703/632-6361 Tr\$7.0 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP
PersTr/Adm: Paul J. Turner, VP
TrInv: J. Scott Morrell, IO
EmplBen: Louis C. Dillon, VP
Nb: Landon J. Catron, AsstVP

PIEDMONT TRUST BANK

P.O. Box 4751 24115
703/632-2971 Tr\$369 Mil
Hd: Thomas W. Turner, SrVP-Tr
Tr, EstAdmin: Douglas T. Ramsey, SrTO
H. B. Meador, Jr., TO
Susan F. Stone, TO
TrOps: Robert H. Dunn, Jr., VP&TO
Nena M. Lovell, TO
TrInv: David F. Currier, SrTrInvO
Bill McLachlan, TrInvO
EmplBen: Hayden Kirby-Smith, TO
Taxes: Ricky L. Scott, AsstTO
Nb: Vicky Pulliam

McLean

FIRST AMERICAN BANK OF VIRGINIA

1970 Chain Bridge Rd. 22102
703/821-7566
(Branches in Alexandria, Arlington, Harrisonburg,
Leesburg, Newport News, Virginia Beach &
Winchester)
Hd: James R. Ayers, III
TrInv: Vicki M. Gustine, VP
EmplBen: Priscilla R. Stanley, VP
TrOps: Patricia D. Bragg, GpVP
Nb: E. Anna Hillman, AsstVP

SIGNET TRUST COMPANY

1710 Goodridge Dr. 22102
703/750-7411
(Branch of Richmond)
Hd: Thomas Harrison, VP
Nb: Tom Franey, VP
Tom Davis, SrTO
EmplBen: Margaret Doherty, TO

Meadowview

FIRST VIRGINIA BANK-DAMASCUS

P.O. Box 69 24361
703/944-3129
(Branch of Damascus)
Hd: Clyde T. Combs, TO

Newport News

CRESTAR BANK/NEWPORT NEWS

2501 Washington Ave. 23607
804/247-4308 Tr\$7.0 Bil
(Branch of Richmond)
Hd: Richard B. Conger, SrVP&TO
PersTr/Nb: Linda C. Williams, TO
TrInv: Diana J. Gorski, VP
EmplBen: Hubert E. Swecker, VP
CorpTr, InstitSvcs: E. William Wohlford, SrVP

FIRST AMERICAN BANK OF VIRGINIA

2901 Huntington Ave. 23607
804/728-2215
(Branch of McLean)
Diane M. Yawn, VP
SOVRAN BANK, N.A.
2600 Washington Ave. 23607
804/247-2701
(Branch of Richmond; Eastern Reg. Tr. Dept., Main
Office: Norfolk)
Hd: Carl F. Burgdorf, II, VP

Norfolk

CENTRAL FIDELITY BANK

P.O. Box 12602 23502
804/466-2765 Tr\$65 Mil
Hd: Diane W. McKinnon, SrVP&Mgr/Eastern Reg
PersTr: Betty Rough, AsstVP&TO
Cheryl Leban
Billie S. Crews
EmplBen: Darcy Bloch
Nb: Mills Staylor, VP

CRESTAR BANK/NORFOLK

P.O. Box 2600 23501
804/858-3366 Tr\$7.0 Bil
(Branch of Richmond)
Hd: Richard B. Conger, SrVP
PersTr: Edith G. Grandy, VP
TrInv: Diana J. Gorski, VP
EmplBen: Hubert E. Swecker, VP
CorpTr, InstitSvcs: E. William Wohlford, SrVP
Nb: Susan D. Hopta, AsstVP
Andrew M. McCrone, VP

DOMINION TRUST COMPANY

200 Monticello Ave. 23501
804/628-0320
(Branch of Roanoke)
Bradley L. Elkins, VP&RegMgr

FIRST VIRGINIA BANK OF TIDEWATER

P.O. Box 3097 23514
804/628-6625 Tr\$45 Mil
Hd: Robert L. Schumacher, VP&TO
PersTr: William L. Pierce, Jr., TO
EmplBen: James Gentry, TO
TrOps: Mrs. Vee Glenn
Nb: James L. West, CLU&TO

SIGNET TRUST COMPANY

500 Plume St. 23510
804/446-4259
(Branch of Richmond)
Hd: William Petroff, VP
EmplBen: Don Carlson, TO
Nb: Doug Smith, VP
SOVRAN BANK, N.A.
One Commercial Pl. 23510
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main
Office: Norfolk)
RegHd: Bill H. McKinnon, SrVP
Nb: Charles A. Weaver, SrVP

Petersburg

SOVRAN BANK, N.A.

150 N. Sycamore St. 23803
804/862-8900
(Branch of Richmond; Central Reg. Tr. Dept., Main
Office: Richmond)
Hd: P. E. Gallaher, FVP

Portsmouth

COMMERCE BANK

500 Crawford St. 23704
804/398-8009
(Branch of Virginia Beach)

Sandra Stewart, VP

COMMUNITY TRUST BANK

303 County St. 23704
804/393-3404 Tr\$17 Mil
Hd, EmplBen: Sandra R. Stewart
PersTr: Virginia S. Roberts
TrInv: Richard R. Early

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to

TRUSTS/ESTATES

*The Directory of Trust Institutions is
included in a T&E subscription!*

VIRGINIA (Cont'd)

Radford

CRESTAR BANK/RADFORD

1100 Norwood St. 24141
703/639-1625 Tr\$7.0 Bil
(Branch of Richmond)

Hd: John F. Richards, SrVP
PersTrAdm: Charles W. Higgins, Jr., VP
EmplBen: Louis C. Dillon, VP
Nb: Tom Collins, VP

★ Richmond

CENTRAL FIDELITY BANK

P.O. Box 27602 23261
804/697-6919 Tr\$425 Mil
(Regional Trust Offices in Lynchburg, Norfolk,
Richmond & Roanoke)

Hd: James W. Koeniger, CEO
MgrCentralReg, PersTr: F. E. Deacon, III, SrVP
CorpTr: David Hutchinson
TrInv, ComTrF: Paul P. Baran
EmplBen: James L. Fish
TrOps: James W. Wheeler

CONSOLIDATED BANK & TRUST CO.

P.O. Box 10046 23240
804/771-5200 Tr/u\$1 Mil
Hd: V. W. Henley, ChmBd
PersTr, CorpTr: Sandra G. Williams, AsstTO

CRESTAR BANK

919 E. Main St., P.O. Box 26665 23261
804/782-5204 Tr\$7.0 Bil
(Branches in Falls Church, Lynchburg, Martinsville,
Newport News, Norfolk, Radford, Roanoke,
Staunton, Bethesda, MD & Washington, DC)

Hd, TrGp: James M. Wells, III, ExecVP
TrOps, CorpTr, InstitSvcs:
E. William Wohlford, SrVP&Mgr
TrInv: Erwin M. Will, Jr., Pres-Capitoline
PersTr: Malcolm A. Buckley, Jr., SrVP&Mgr
Capital RegMgr, PersTr, Nb:
Douglas R. Hartzell, VP
GreaterWashRegMgr: Leonard W. Lilley, SrVP
GreaterWashRegMgr: Larry O. Holland, SrVP
EasternRegMgr: Richard B. Conger, SrVP
WesternRegMgr: John R. Richards, SrVP
PersTr: Harry A. Thomas, VP
Tx&FinPlng: Robert S. McKenzie, VP
EmplBen, Nb: Gordon R. Broadway, VP
TrMktg: James G. Miller, VP&Mgr

DOMINION TRUST COMPANY

901 E. Cary St. 23261
804/788-9609
(Branch of Roanoke)
Tyler R. Harris, VP&RegMgr

FIRST VIRGINIA BANK-COLONIAL

700 E. Main St. 23219
804/697-5214
Hd: John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK

P.O. Box 12312 23241
804/782-6000 Tr\$400 Mil
(Branches in Charlottesville & Winchester)

Hd: Rieman McNamara, Jr., ExecVP
PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, VP&TrInvO
TrOps: Margaret K. Williams, AsstVP
Nb: George C. Cherry, TO
Est: Wayne Oplinger, VP&TO
Tx: Carol Griffin, TO

SIGNET TRUST COMPANY

P.O. Box 26311 23260
804/771-7150 Tr\$1.0 Bil
(Branches in Danville, McLean, Norfolk &
Roanoke)

Hd: Melvin E. Roach, Pres
PersTr: Raymond E. Williams, Jr., SrVP
CorpTr: Betty L. Speegle, SrTO
TrInv: W. Guy Williams, Jr., ExecVP
EmplBen: Frank N. Pipino, VP
TrOps: Joseph A. Rose, VP
EmplBen, Nb: James Eads, VP
PersTrNb: David Buffington, VP



SOVRAN BANK, N.A.

P.O. Box 26903 24273
804/788-2671 Tr\$3.15 Bil
(Regional Trust Offices: Arlington, Charlottesville,
Danville, Lynchburg, Newport News, Norfolk,
Petersburg, Roanoke, Staunton & Virginia
Beach)

GENERAL TRUST DIVISION

Hd: Hugh K. Leary, CEO
InstitTr: J. W. Jenkins, InstitExecO
CorpTr: William J. Kennedy, SrVP
EmplBen: Robert F. Howard, SrVP
InstitFds: David L. Thompson, 1stVP
TrBusDev: David F. Tath, VP
TrInv: Robert V. Callahan, ExecO
TrOps: Ronald L. Blevins, SrVP
CENTRAL REGIONAL TRUST DIVISION
RegHd: T. Cary Gresham, SrVP

Roanoke

CENTRAL FIDELITY BANK

24038
(Regional Branch of Richmond)
William Davis, SrVP/MgrSWReg

COLONIAL AMERICAN NATIONAL BANK

P.O. Box 13888 24038
703/982-3200 Tr\$120 Mil
Hd: Colin C. Murchison, SrVP&SrTO
PersTr, Tax: Harry L. Shinn, Jr., VP&TO
TrInv, ComTrF: Philip G. Willcox, Jr., VP&TO
EmplBen: Wendell C. Hatch, AsstVP&TO
TrOps, CorpTr: Robert C. Saunders, VP&TO
Nb: H. Hughes Clardy, VP&TO

CRESTAR BANK/ROANOKE

P.O. Box 2867 24011
703/958-5200 Tr\$7.0 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
PersTr, Admin: Charles W. Higgins, Jr., VP
CorpTr, InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillon, VP
Nb: Tom Collins, VP

DOMINION TRUST COMPANY

(Trust Affiliate of Dominion Bankshares
Corporation)
213 S. Jefferson St. 24011
703/563-7583 Tr/o\$629 Mil
(Offices in Bassett, Harrisonburg, Norfolk,
Richmond, Vienna & Winchester)

Officers:

James W. Harkness, Pres
Fred W. Shields, SrVP-Corp&TechSvcs
Peter F. Dawyot, SrVP-AssetMgtDiv
David M. Farnum, SrVP-Admin
Jewell H. Thompson, SrVP-CorpAffairs

Regional Administration:

CorpTr: Mark B. Riegel, VP
EmplBen: Stephen A. Slovensky, VP/Mgr
TrOps: John E. Grace, VP/Mgr
Nb: Peter D. Hariman, E/Mgr
David A. Camper, W/Mgr

FIRST VIRGINIA BANK ROANOKE-SOUTHWEST

P.O. Drawer 7585 24019
703/561-8781 Tr\$30 Mil
Hd: Kevin J. McMahon, SrVP&TO

SIGNET TRUST COMPANY

First & Church Sts. 24011
703/344-8881
(Branch of Richmond)
Hd: J. Pegram Johnson, III, VP
EmplBen: Ray Baker, TO
Nb: Joe Stark, SrTO

SOVRAN BANK, N.A.

P.O. Box 14111 24022
703/344-6641
(Branch of Richmond; Western Reg. Tr. Dept.,
Main Office: Roanoke)
Hd: Robert L. Bradshaw, Jr., SrVP

Salem

FIRST VIRGINIA BANK ROANOKE-WEST

P.O. Drawer 7585 24153
Hd: Kevin J. McMahon, SrVP&TO

South Hill

FIRST VIRGINIA BANK-SOUTH HILL

111 E. Danville St. 23970
804/447-7141 Tr/u\$1 Mil
Hd: James H. Wells

Staunton

CRESTAR BANK/STAUNTON

2-14 W. Beverly St., P.O. Box 1269 24401
703/885-1555 Tr\$7.0 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
PersTrAdm: Joseph B. Baugher, Jr., VP&TO
CorpTr, InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillon, VP

PLANTERS BANK & TRUST OF VA

P.O. Drawer 1309 24401
703/885-1232 Tr/\$5.897 Mil
(Branch in Waynesboro)
Hd: Thomas A. Davis, SrTO
PersTr: Ruth C. Beam, TO
Beverly C. Moran, AsstTO
EmplBen: Robert S. Link, Jr., PentO

SOVRAN BANK, N.A.

29 N. Central Ave. 24401
703/855-8871
(Branch of Richmond; Skyline Reg. Tr. Dept., Main
Office: Charlottesville)

Strasburg

THE FIRST NATIONAL BANK

P.O. Box 349 22657
703/465-9121 Tr\$ 1.0 Mil
Hd: Kevin F. Smith, TO
TDP: Cindy Brian

Tazewell

BANK OF TAZEVELL COUNTY

P.O. Box 687 24651
703/988-6534 Tr\$10 Mil
Hd: Ripley F. Williams, TO
Anna Cornwell

TAZEVELL NATIONAL BANK

P.O. Box 909 24651
703/988-7511 Tr\$19 Mil
Hd: Edmund Garland, SrVP&TO
TDP: Nellie Stillwell, AsstTO

Urbanna

FIRST VIRGINIA BANK-COMMONWEALTH

P.O. Box 219 23175
804/758-6142 Tr\$2.517 Mil
Hd: Jan A. Nystrom, Pres&TO

Vienna

DOMINION TRUST COMPANY

Tysons Corner, 8150 Leesburg Pike 22180
703/442-3629
(Branch of Roanoke)
Dennis R. Ronck, VP&RegMgr

Virginia Beach

COMMERCE BANK

5101 Cleveland St. 23462
804/456-1066 Tr\$55 Mil
(Branch in Portsmouth)

Hd,TrInv,Nb: David E. Bergren, III, SrVP/Tr
PersTr,EmplBen: Sandra Stewart, VP/Tr
CorpTr,TrOps: Kate Robinson, TO

FIRST AMERICAN BANK OF VIRGINIA

770 Lynnhaven Parkway 23452
804/858-5205
(Branch of McLean)

R. H. Marriott, III, VP

SOVRAN BANK, N.A.

One Columbus Loop 23462
804/441-4000

(Branch of Richmond; Eastern Reg. Tr. Dept., Main
Office: Norfolk)

Hd: Cyrus W. Grandy, FVP
Nb: Thomas Cook, TO

Warrenton

THE FAUQUIER NATIONAL BANK

P.O. Box 561 22186
703/347-2700 Ext. 224 Tr\$24 Mil

Hd: Ronald L. Pearson, VP&TO
EmplBen: Carol A. Hoffman, TO
TrOps: Jacqueline D. McHughes, TOpMgr

THE PEOPLES NATIONAL BANK OF WARRENTON

P.O. Box 93 22186
703/347-1711 Tr\$32 Mil
Hd: Thomas H. Kirk, VP&TO
Karen A. Rutherford, AsstTO

Waynesboro

PLANTERS BANK & TRUST OF VA.

P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

West Point

CITIZENS & FARMERS BANK

P.O. Box 391 23181
804/843-2360 Tr/u\$1 Mil
Hd: W. T. Robinson, Pres

Winchester

DOMINION TRUST COMPANY

186 N. Loudoun St. 22601
703/667-6100
(Branch of Roanoke)
Donald R. Myers, VP&RegMgr

FARMERS & MERCHANTS NATIONAL BANK

P.O. Box 2800 22601
703/665-4204 Tr\$60 Mil
(Branch in Front Royal)
Hd,TrInv: Charles Greeb, Jr., SrVP-Tr
PersTr: Marjorie H. Copenhaver, VP
CorpTr: Doris A. Cooley, TO
ComTrf,EmplBen,TrOps: Antonette R. Hottel,
TO

Nb: T. Livingston Rodgers, VP

FIRST AMERICAN BANK OF VIRGINIA

201 N. Loudoun St. 22601
703/667-2000
(Branch of McLean)

Donald R. Grubbs, SrVP
Lucille Burkhardt, VP

Nb: Miranda Delmerico, TO

JEFFERSON NATIONAL BANK

P.O. Box 2440 22601
703/665-2322
(Branch of Richmond)
E. Lee Earnhardt, VP&RegTO

WASHINGTON

Anacortes

HORIZON BANK, a Savings Bank

1218 Commercial Ave. 98221
206/293-4571
(Branch of Bellingham)
Janice Yates, Mgr

Bellevue

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Trust Division
Bellevue Financial Center
225-108th Ave., NE 98009
206/462-5507
Mktg,Sl: Bonnie A. Pladson, AsstVP&TO

RAINIER NATIONAL BANK

Capital Mgmt. Center
777 108th Ave. N.E. 98004
206/646-2104
(Branch of Seattle)

Michael Henderson, AsstVP

Admin: Joyce Watkins, CMO

SEATTLE-FIRST NATIONAL BANK

P.O. Box 907 98009
206/646-5130
(Branch of Seattle)
Hd: Joe Hammer

Bellingham

BELLINGHAM NATIONAL BANK

P.O. Box 1918 98227
206/676-6368 Tr\$41.3 Mil
Hd,TrInv,PersTr: Laurie A. Lloyd, VP&Mgr
CorpTr,EmplBen: Kim Gaussoin, TO
TrOps: Sue Mrdjenovich, TOpSpec

HORIZON BANK, a Savings Bank

1500 Cornwall Ave. 98225
206/733-3050
(Branches in Anacortes, Blaine, Ferndale, Lynden,
Mt. Vernon, North Bellingham & Snohomish)

Hd,TrInv,Nb: Harold B. Vaughn, VP&SrTO
PersTr,EmplBen: Laura L. Nulle, TrAdm
TrOps,TDP: Jeanne McHenry

SEATTLE-FIRST NATIONAL BANK

P.O. Box 2729 98225
206/676-2400
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Blaine

HORIZON BANK, a Savings Bank

400 H Street 98230
206/332-8333
(Branch of Bellingham)
Terry Aiello, Mgr

Centralia

SECURITY STATE BANK

P.O. Box 1050 98531
206/736-0763 Tr\$15 Mil
Hd: James G. Leverett, VP&TO

Chehalis

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Trust Division
473 N. Market Blvd. 98532
206/748-0031
Mgr: Gordon Shewfelt, AsstVP&TO

Everett

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Trust Division
P.O. Box 69 98206
206/258-3828
Mgr: Dean Felthous, VP&TO
Mktg,Sl: Robert Fuller, AsstVP&TO

RAINIER NATIONAL BANK

Capital Mgmt. Center
P.O. Box 1188 98206
206/259-0011 Ext. 267
(Branch of Seattle)

Hd: Brenda Baltrusch, AsstVP&Mgr

Admin: Kevin Pantenberg, CMO

SEATTLE-FIRST NATIONAL BANK

P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Jack Wilson, VP&Mgr

Ferndale

HORIZON BANK, a Savings Bank

Main & Third Sts. 98248
206/384-1400
(Branch of Bellingham)
Rich Jacobson, Mgr

Lynden

HORIZON BANK, a Savings Bank

300 Grover 98264
206/354-5678
(Branch of Bellingham)
Jeffrey H. Jansen, Mgr

Mt. Vernon

HORIZON BANK, a Savings Bank

1503 Riverside Drive 98273
206/424-7022
(Branch of Bellingham)
Dennis E. Boe, Mgr

North Bellingham

HORIZON BANK, a Savings Bank

4110 Meridian St. 98225
206/734-0181
(Branch of Bellingham)
Carol Whelchel, Mgr

★ Olympia

RAINIER NATIONAL BANK

Capital Mgmt. Center
P.O. Box 288 98507
206/753-9833
(Branch of Seattle)

Hd: Thomas J. Peterson, VP&Mgr

Adm: Tom Seguire, CMO

SEATTLE-FIRST NATIONAL BANK

P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, VP&Mgr

Richland

SEATTLE-FIRST NATIONAL BANK

P.O. Box 280 99352
509/546-2577
(Branch of Seattle)
Hd: James A. Piche, VP&Mgr

85% of the readers of

TRUSTS • ESTATES

are involved in personal trusts.

WASHINGTON (Cont'd)

Seattle

THE BANK OF CALIFORNIA, NatAssn

910 Fourth Ave. 98104

206/587-3691

(Branch of San Francisco)

WAPersTr: Robert G. Alberts, VP&Mgr

PersTr: Michael G. Vranizan, VP

TrOps: Andrea N. Wall, TopO

TrRE: Herbert W. Miller, Jr., VP

TrTX: Robert R. Kochendorfer, AsstVP

Nb: Sharon L. Cooperrider, AsstVP

TrInv: Raelene J. Jeffery, VP&IO

WAPersTr: Michael G. Vranizan, VP

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Trust Division

P.O. Box 21927 98111

206/292-3522 Tr\$4.3 Bil

(Branches in Bellevue, Chehalis, Everett, Spokane, Tacoma & Yakima)

Hd: George C. Briggs, ExecVP&SrTO

PersTr, Prob, Tax: John Petrisor, VP&TO

TrOps, ComTrF: James McGovern, VP&TO

CorpTr, EmplBen: Michael Sander, VP&TO

BrAdm, Mktg: Donald E. Collins, VP&TO

TrInv: Clark Reardon, SrVP&TO

PersTrSls: Mary M. Welk, VP&TO

KEY TRUST COMPANY OF THE NORTHWEST

1000 Second Ave. 98104

206/684-6100

Robert L. Nokes, ExecO&Pres

Harry Parker, ExecVP&Mgr, Seattle

PersTr: C. A. Grout, VP

RegOpsMgr: Diane Adams, VP

EmplBen: Dorothy Bailey-Archer, VP

CorpTr: Benita Ray, Mgr

Inv: Dana Harken, VP

Sales&Mktg: Jacki Lorenz, VP

Mgr/Oregon: Lu Baggenstos, SrVP

Mgr/Alaska: Vern Sayles, SrVP

LAIRD, NORTON TRUST COMPANY

801 Second Ave.

Norton Bldg., 13th Fl. 98104

206/464-5234

Hd: David E. Ellison, Pres

PersTr: Daniel W. Jaech, SrVP

ComTrF, TrInv: John E. B. Holmstrom, ExecVP

TrOps: Marj. Monsen, VP

RAINIER NATIONAL BANK

Capital Management Division

P.O. Box 3966 98124

206/621-4424 Tr\$2.0 Bil

(Capital Management Centers in Bellevue, Everett, Olympia, Seattle, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)

Hd: W. Thomas Porter, ExecVP&Mgr

CorpTr: Jack P. Van Leuven, VP&Mgr

InvSvcs: Patricia L. Frost, VP&Mgr

InstitFinSvcs: Barton D. Graham, VP&Mgr

OpsSupSvcs: John K. Selle, SrVP

PersFinSvcs: Garrett Jamison, SrVP&Mgr

SEATTLE-FIRST NATIONAL BANK

P.O. Box 3586 98124

206/442-3103 Tr\$2.8 Bil

(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)

Hd: Richard Fulp, ExecVP&Mgr Capital Mgt & Tr

Gp

Hd, TrGp: Diane Ingram, SrVP&Mgr

PvtBnk: Tom Marx, SrVP&Mgr

Hd, PersTr: Jim Gilchrist, VP&Mgr

TrInv, EmplBen: John Privat, VP&Mgr

CorpTr: Timothy Whitty, VP&Mgr

EmplBen: Walter Striss, VP&Mgr

TrOps: Wanda Hanson, VP&Mgr

PersTr, Nb: Doug O'Connor, VP

EmplBen, Nb: Steve Harmon, VP

CorpTr, Nb: Dave Pringle, AsstVP

TDP: Gary Coyer, VP&Mgr

UNITED STATES BANK OF WASHINGTON, N.A.

P.O. Box 720 98111-0720

206/344-4517 Tr\$900 Mil

(Headquarters for Trust)

Hd: Walter T. Bagnall, SrVP&MgrTrDiv

WesternWashTrDiv: Stephen M. Davis, VP&Mgr

ConsumerTrSvcs: Richard J. Conrad, VP&Mgr

CorpTr: Ellen E. Mittel, VP&Mgr

EmplBen: Vay Moore, SrTO&Mgr

RE: Harry A. Rubin, SrTO&Mgr

TrMktg: Frederick G. Fogg, SrTO&Mgr

TrOps: Edward T. Hughes, VP&Mgr

TrTaxSvcs: Maralyn L. Johnston, VP&Mgr

WASHINGTON MUTUAL SAVINGS BANK

1101 Second Ave., Key 2403 98101

206/464-4516

HdPT: Robert Eckley, ExecVP

HdEB: Tim C. Hill, VP

PersTr, TrInv, Nb: An Neely Mulford, AsstVP&TO

EmplBen: Cherie Gavin, AsstVP

TrOps: Kenneth S. Pickering, AsstVP&TO

Personal Trust Dept.:

206/464-4583

HdPT: Deanna W. Oppenheimer, VP

PersTr, TrInv: William J. McCrea, AsstVP

PersTrNb: John J. Kotalik

Employee Benefits Dept.:

2000 Second Ave., Ste. 2400 98104

206/340-4080

HdEB: Tim C. Hill, VP

EmplBen, EBlInv: Cherie Gavin, AsstVP

EmplBenNb: Hal Beals

Snohomish

HORIZON BANK, a Savings Bank

620 Second St. 98290

206/568-1522

(Branch of Bellingham)

Jere Becker, Mgr

Spokane

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Trust Division

West 524 Riverdale Ave. 99201

509/455-6230

Mgr: Michael Busch, AsstVP&TO

RAINIER NATIONAL BANK

Capital Mgmt. Center

River Park Square Branch

P.O. Box 366 99210

509/456-6439

(Branch of Seattle)

Hd: Jerry W. Wagner, VP&Mgr

Adm: Richard Chasatt, SCMO

SEATTLE-FIRST NATIONAL BANK

P.O. Box 1446 99210

509/456-4910

(Branch of Seattle)

Hd: John D. Cummins, VP&Mgr

UNITED STATES BANK OF WASHINGTON

P.O. Box 3588 TA 99220

509/456-2048

EasternWashTrDiv: Craig F. Korthase, VP&Mgr

ConsumerTrSvcs: Donna Ridnour, VP&Mgr

EmplBen: Janice Dalziel, AsstVP&Mgr

TrMktg: Marvin Soehren, VP

WASHINGTON TRUST BANK

P.O. Box 2127 99210

509/455-4150 Tr\$293 Mil

Hd: William H. Moore, SrVP&Mgr

PersTr, EmplBen: Einer F. Jensen, VP&TO

CorpTr, ComTrF, TrOps: Floyd Schmedding, AsstVP

TrInv: William Wagner, VP

Nb: Greer Bacon, AsstVP

Tacoma

THE BANK OF CALIFORNIA, NatAssn

1011 Pacific Ave. 98401

206/591-2546

(Branch of San Francisco, CA)

WAPersTr: Ronald G. Alberts, VP&Mgr

PersTr: Porter Baldridge, VP

EmplBen, Agcy, Gdnshp, Escrow:

Harlan W. Sachs, VP

TrOps: Andrea N. Wall, TopO

Probate: Ray E. Johnson, AsstVP

Nb: Donald E. Thies, AsstVP

TrInv: Donn H. Koessler, VP&TO

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Trust Division

P.O. Box 1997 98401

206/593-5481

Mgr: Victor Saathoff, VP&TO

Mktg, Sls: Brian Foley, AsstVP&TO

PUGET SOUND NATIONAL BANK

P.O. Box 11500 98411-5052

206/593-3838 Tr\$400.0 Mil

Hd: Leroy L. Lewis, Jr., SrVP&SrTO

PersTr: John Baker, VP&TO

Prob: Ricardo Buenaventura, VP&TO

Tax: Carl Peterson, VP&TO

TrInv: Stephen A. Finnigan, VP&TO

EmplBen, CorpTr: Wilder Foote, VP&TO

TrOps: Helen Ziebell, VP&TO

Nb-South: Calvin C. Springer, AsstVP

RAINIER NATIONAL BANK

Capital Mgmt. Center

1102 Commerce St. P.O. Box 1637 98401

206/572-9748

(Branch of Seattle)

Hd: Lynn Dunn, VP&Mgr

SEATTLE-FIRST NATIONAL BANK

P.O. Box 1176 98401

206/593-3336

(Branch of Seattle)

Hd: Jim Kreamer, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK

P.O. Box C-004 98668

206/699-4221 Tr\$126 Mil

Hd: Charles T. Thomas, VP&TO

PersTr: John A. Karas, AsstVP&TO

TrInv: Rick Van Hoose, AsstVP&TO

TrOps: Maxine B. Young, TO

NORTHWEST NATIONAL BANK

P.O. Box 1867 98668

206/695-1311 Tr\$4.3 Mil

Hd: Thomas C. Young, Pres&TO

TrOps: Jill Walton

RAINIER NATIONAL BANK

Capital Mgmt. Center

P.O. Box 689 98666

206/696-8540

(Branch of Seattle)

Hd: Brett Bryant, AsstVP&Mgr

Adm: John Maltman, CMO

SEATTLE-FIRST NATIONAL BANK

P.O. Box 750 98660

206/696-5505

(Branch of Seattle)

Hd: Linda Laughlin, VP&Mgr

UNITED STATES BANK OF WASHINGTON, N.A.

(Vancouver Trust Office)

714 Main St. 98660

206/699-9347

(Branch of Seattle)

Jack W. Zalpha, VP&Mgr

The Directory of Trust Institutions is included in a T&E subscription!

Each copy of
TRUSTS & ESTATES
is read by an average of 2.8 professionals.

Walla Walla

BAKER-BOYER NATIONAL BANK

P.O. Box 1796 99362-0019
509/525-2000 Tr\$92 Mil
Hd,Nb: Jon S. Bren, VP&Mgr
FM&RE: Don E. Wood, AsstVP
TrInv,ComTrf: F. James McCarthy, VP
TrOps: Jo Anne Brown, AdmAsst
PersTr&Prob: Janice L. Palumbo, AsstVP
EmplBen: N. Craig Lyle, TO

Wenatchee

RAINIER NATIONAL BANK

Capital Mgmt. Center
P.O. Box 1301 98801
509/662-1426
(Branch of Seattle)
Hd: Douglas N. McIntyre, VP&Mgr
Admin: Areita Jones, CMO

SEATTLE-FIRST NATIONAL BANK

P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

Winslow

AMERICAN MARINE BANK

P.O. Box 10788 98110
206/842-5651 Tr\$25 Mil
Hd,TrInv: Larry Christopherson, VP&TO
PersTr,EmplBen: Janet Crawford, AsstVP&TO
TrOps: Debbie Anderson
Sandy Russell
Marsha Sanders

Yakima

FIRST INTERSTATE BANK OF WASHINGTON, N.A.

Trust Division
101 E. Yakima Ave. 98901
509/575-7425
Mgr: Charles W. Viele, VP&TO

RAINIER NATIONAL BANK

Capital Mgmt. Center
102 E. Yakima Ave. P.O. Box 136 98907
509/575-6722
Hd: Douglas N. McIntyre, VP&Mgr
PersTr: John J. Ledwich, AsstVP
RE: Robert Braden, SREO
Adm: Dorothy Cooke, CMO

SEATTLE-FIRST NATIONAL BANK

P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: Steven Garnick

UNITED STATES BANK OF WASHINGTON, N.A. (Central WA Trust Office)

413 N. 3rd St., P.O. Box 1352 98907
(Branch of Seattle)
YakimaTr: John Ledwich, AsstVP&Mgr
ConstTrSvcs: Mavis Velikanje, TO
EmplBen: Patricia Danielson, CorpO

Beckley

BANK OF RALEIGH

P.O. Drawer D 25802-2803
304/255-7285 Tr\$15.5 Mil
Hd: P. K. Ellison, VP&TO
Angela M. Goddard
Susan A. Roebuck

BECKLEY NATIONAL BANK

P.O. Drawer G 25802-2806
304/256-2265 Tr\$8.0 Mil
Hd: Dorothy Crouch, TO
RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25802
304/256-7262 Tr\$37 Mil
Hd: Melvin Tolle, TO
Janet E. Grecco, AsstTO
Patrick M. Barbera, AsstTO
Debra J. Lester, AdmAsst

Bluefield

FIRST NATIONAL BANK

P.O. Box 1559 24701
304/325-8181 Tr\$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrf: Elizabeth Pruett
TrOps: Robert Hyatt

THE FLAT TOP NATIONAL BANK

P.O. Box 950 24701
304/325-7151 Tr\$182 Mil
Hd: A. A. Modena, ExecVP&TO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO
Steven G. Layfield, TrInvO

Buckhannon

FIRST COMMUNITY BANK-ADRIAN BUCKHANNON

P.O. Box 5939 24740
304/425-7521
Hd: Robert L. Schumacher, SrTO

Charles Town

BANK OF CHARLES TOWN

P.O. Drawer 40 25414
304/725-8431 Tr\$44.013 Mil
Hd: Greg D. Kane, TO

PEOPLES BANK OF CHARLES TOWN

P.O. Box 1006 25414
304/728-8000 Tr\$1.5 Mil
Hd: Beverly Merriitt, AsstTO&AsstVP

★ Charleston

CHARLESTON NATIONAL BANK

P.O. Box 1113 25324
304/348-5620 Tr\$375 Mil
Hd,Nb: Roger Kerr, SrVP
PersTr: Jan Peterson, VP
CorpTr,EmplBen: James Sims, VP
TrInv: Asa Fuller, SrVP
TrOps: Tim French, VP

KANAWHA VALLEY BANK

P.O. Box 1793 25326
304/348-7081 Tr\$597 Mil
Hd: Frederick H. Belden, Jr., ExecVP&ExecTO
PersTr: William E. Wright, Jr., SrVP&TO
TrInv: John Randy Valentine, VP
CorpTr: Bruce C. Leckie, VP
Nb: H. Edward Neely, Jr., SrVP
EmplBen: James R. Bruce
TrOps: Charles N. Slack, Jr., VP

NATIONAL BANK OF COMMERCE

P.O. Box 633 25322
304/348-5093 Tr\$120 Mil
Hd,PersTr,Est,Nb: John Neuner, III, SrVP&TO
PersTr,Est,CorpTr: Rodney B. Frye, VP&TO
EmplBen,Nb: Betty S. Ireland, VP&TO
TrInv,ComTrf: Buel S. Sears, AsstVP&TO
TrAdm: Richard L. Lancianese, AsstTO
EmplBen: Nancy W. Creasy, AsstTO
TrOps: Andrea Johnson

Chester

FIRST NATIONAL BANK

253 Carolina Ave. 26034
304/387-3500 Tr\$1.54 Mil
Hd: Robert L. Gessford, TO
John D. Fitzjohn, AsstTO

Clarksburg

EMPIRE NATIONAL BANK

4th & Main Sts. 26301
304/624-5521 Tr\$2 Mil
Hd: Cecil B. Highland, Jr., Chm&TO

THE LOWNDES BANK

One Lowndes Square 26302-2490
304/623-7260 Tr\$20 Mil
Hd: Carl Owen Smith, Jr., VP&TO

UNION NATIONAL BANK OF WEST VIRGINIA

P.O. Box 2330 26302
304/624-3409 Tr\$127 Mil
Hd: David K. Turner, VP&TO
PersTr: Thomas N. Teter, AsstVP&TO
James E. White, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO
EmplBen: Richard W. Price, TO
TrOps: Barbara L. Wildman

Elkins

CITIZENS NATIONAL BANK

P.O. Box 1519 26241
304/636-4095 Tr\$10 Mil
Hd: Lewis N. Ware, VP&TO
Betty P. Brady, AsstTO
Melissa Enterline, Sec

DAVIS TRUST CO.

P.O. Box 1429 26241
304/636-0991 Tr\$12 Mil
Hd: James L. Schoonover, VP
Rosalind G. Wyatt, AsstTO

Fairmont

CITY NATIONAL BANK

P.O. Box 1032 26554
304/363-5500 Tr\$12 Mil
Hd: Robert D. Reynolds, VP&TO
TrOps: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST, NatAssn

103 Adams St. 26554
304/363-5800 Tr\$32 Mil
Hd: Barry W. Dobson, VP&TO
Jackie E. Rogers, AsstTO
Sherri L. McGinnis, ExecSec

FIRST NATIONAL BANK IN FAIRMONT

301 Adams St. 26554
304/363-1300 Tr\$24 Mil
Hd: James R. Kettering, VP&TO

Grafton

BLUEVILLE BANK

P.O. Box 29 26354-0029
304/265-3400 Tr/u\$1 Mil
Hd,PersTr,CorpTr: Tom Harman, Pres
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK

P.O. Box 278 26354
304/265-1111 Tr/u\$1 Mil
Hd: Cecil E. Keener, Jr., Pres&TO

WEST VIRGINIA

Alderson

GREENBRIER VALLEY NATIONAL BANK

Rt. 2 Box 9 24910
304/445-2991 Tr/u\$1 Mil
Hd: David W. Hambrick, ExecVP

WEST VIRGINIA (Cont'd)

Huntington

FIRST HUNTINGTON NATIONAL BANK

P.O. Box 179 25706
304/526-4300 Tr\$215 Mil
(Branch in Point Pleasant)
Hd: William F. Agee, SrVP&TO
PersTr: L. D. Draper, SrTO
CorpTr,EmplBen: David H. Lunsford, SrTO
TrInv: Vincent Manzi, VP&IO

GUARANTY NATIONAL BANK

P.O. Box 548 25710
304/526-4600 Tr\$67 Mil
Hd: Charles E. Wilkinson, SrTO

ONE VALLEY BANK, N.A.

P.O. Box 7938 25779
304/522-8281

Howard J. Anderson, VP

TWENTIETH STREET BANK

1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO
James D. Perry, Jr., AsstTO

Keyser

FARMERS & MERCHANTS BANK

P.O. Box 789 26726
304/788-3111 Tr\$3.5 Mil
Sarah J. Albright, TO

Kingwood

ALBRIGHT NATIONAL BANK

P.O. Box 546 26537
304/329-0585
Hd: E. D. Grande, SrVP&TO

Mannington

FIRST EXCHANGE BANK

P.O. Box 388 26582
304/986-1700
Hd: Jesse Garcia, III, ExecVP&TO

Martinsburg

OLD NATIONAL BANK OF MARTINSBURG

P.O. Box 947 25401
304/263-0861 Tr\$852 Mil
Hd: Robert L. Booth, SrVP&TO
PersTr: Sarah Propps, TO
Admin: Herbert A. Michael, AsstVP&TO
TrOps: Marie LeMaster, AsstVP
Nb: David W. Shives, Jr., VP&TO

ONE VALLEY BANK

One Financial Place
P.O. Box 847 25401
304/263-0944 Tr\$10 Mil
Hd: Stephen S. Grove, VP&TO

PEOPLES NATIONAL BANK

P.O. Box 708 25401
304/267-8927 Tr\$7 Mil
Hd: Peter G. Dufourney, VP&TO
Vickie L. Nisewarner, Ops

Montgomery

MONTGOMERY NATIONAL BANK

4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK

P.O. Box 680 26836
304/538-2253
Hd: Janet Sindy, VP&TO
Russell F. Baile, Jr., CEO

Morgantown

FIRST NATIONAL BANK OF MORGANTOWN

P.O. Box 895 26507-0895
304/291-7721
Hd: Daniel R. Ice, VP&TO
AsstHd: Kathy Voice
ONE VALLEY BANK
P.O. Box 698 26505
304/292-9441 Tr\$25 Mil
Hd: James J. Szafran, VP&TO
PersTr: Mrs. Francie Klink, TO
TrOps: Betty Taylor

Moundsville

MERCANTILE BANKING & TRUST CO.

P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO
Mary LeMasters

Mullens

THE PEOPLES BANK

25882
304/294-7115 Tr/u\$1 Mil
Hd: R. L. Bowling, TO

Parkersburg

COMMERCIAL BANKING & TRUST CO.

P.O. Box 1427 26101
304/424-0388 Tr/o\$19 Mil
Hd: C. Randall Law, VP&SrTO
PersTr, Nb: Charlotte J. Potter, AsstVP&TO
EmplBen: Rosemarie Colberg, TO
TrOps: Linda Daggett

MOUNTAIN STATE BANK

P.O. Box 3030 26103
304/485-7331 Tr\$15 Mil
Hd: Richard G. Miller, VP&TO
EmplBen: Stephen G. Knopp, AsstVP&TO
TrOps: Joan Auch, Sec

UNITED NATIONAL BANK

P.O. Box 1508 26101
304/424-8800 Tr\$228 Mil
Hd, TrSls, Mktg: Robert B. McHenry, SrVP&TO
PersTrAdm: June S. Whytell, VP&TO
Carey A. Fleming, TO
CorpTr, EmplBen: Thomas Douglass, TO
TrOps: Betty E. Barnette, AsstVP

WOOD COUNTY BANK

P.O. Box 1587 26102
304/424-7595 Tr\$50 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOps: Pamela S. Robinson, TO

Point Pleasant

CITIZENS NATIONAL

P.O. Box 37 25550
304/675-4480
(Division of First Huntington National Bank)
Charles Lanham, Pres&TO
Martha Watterson, TO

Princeton

FIRST COMMUNITY BANK INC.

P.O. Box 5939 24740
304/425-7521 Tr\$50 Mil
Hd: Robert L. Schumacher, VP&SrTO
ONE VALLEY BANK OF MERCER COUNTY, INC.
P.O. Box 5610 24740-5610
304/425-1942 Tr\$43 Mil
Hd: James L. Miller, VP&TO
TrOps: Geraldine C. Huffman, TrAdm

Ranson

BLAKELEY BANK & TRUST CO.

P.O. Box 40 25438
304/725-7014 Tr\$3 Mil
Hd: J. Blakeley Davis, Jr., TO

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE

P.O. Drawer 457 24970
304/647-4500 Tr\$2.1 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK

P.O. Box 180 26170
304/684-2255 Tr\$1 Mil
Hd: Carl Guthrie, Pres

Sistersville

FIRST-TYLER BANK & TRUST CO.

P.O. Box 179 26175
304/652-3151 Tr\$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlin, Pres
UNION BANK OF TYLER COUNTY
P.O. Box 177 26175-0177
304/652-3511 Tr\$1.75 Mil
Hd: Gary Davis, Pres

South Charleston

CHARLESTON NATIONAL BANK SOUTH

P.O. Box 1113 25324
304/744-9424 Tr\$1 Mil
Hd: Matt Call, AsstVP
Charles Kerr, TO

Welch

MCDOWELL COUNTY NATIONAL BANK

P.O. Box 549 24801
304/436-4112 Tr\$39 Mil
Hd, PersTr, TrInv, CorpTr, EmplBen:
S. D. Hardin, CEO, Pres&TO
ComTrF, TrOps, Nb: Ann Phillips, TO

Wheeling

SECURITY NATIONAL BANK & TRUST CO.

Trust Dept.
1114 Market St. 26003
304/233-0600 Tr\$465 Mil
Hd: Larry A. Carpenter, VP&TO
PersTr: Martha M. Sobray, AsstVP&SrTO&AsstSec
George P. Schramm, SrTO
Dorothy L. Meigh, SrTO&AsstSec
H. Edward Johnson, TO
Mary Kay Madreck, AsstTO
Dorothy M. Snedeker, AdmAsst
CorpTr: Mark A. McKeen, TO
TrInv: John W. King, VP&TrInvO
Willam D. Gosselt, TrInvO
John W. Lantz, AsstTrInvO
EmplBen: Mary E. Yarnovic, TO-EBPls&TxO
Shirley A. McCann, TO
Camille D. Basinger, AsstTO
Karen M. Volught, AsstTO
TrOps: Marlene J. Lowe, TOpO
Nb: Brent A. Bush, TrMktgO
TDP: Gordon P. Koegler, TrSysMgt
UNITED NATIONAL BANK-NORTH
P.O. Box 711 26003
304/233-4500 Tr\$333 Mil
Hd: Edwin B. Van Lynn, VP&TO
PersTr: Mark C. Farrell, SrTO
TrOps: Rita Castle, TO

WHEELING DOLLAR BANK

Bank Plaza 26003
304/234-9400 Tr\$800 Mil
Hd: Duncld E. Hawkins, VP
PersTr: Thomas B. McGaughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
Mktg, Nb: David B. Datzell, NBO
Prob: R. Bruce Bandi, SrTO
Tee: Ronald J. Morgan, TaxO

White Sulphur Springs

BANK OF WHITE SULPHUR SPRINGS
1 E. Main St. 24986
304/536-1400 Tr\$1 Mil
(Branch in Lewisburg)
Hd: C. R. Walkup, Pres&TO
PersTr: W. J. Livesay, VP&AsstTO
CorpTr: Jacqueline Loving, AsstTO

WISCONSIN

Antigo

BANK ONE WISCONSIN TRUST COMPANY, N.A.
700 Fifth Ave. 54409
715/623-4148
(Trust Service Office of Milwaukee)
Hd: David J. Schuster, TO

Appleton

ASSOCIATED BANK, N.A.
600 E. Northland Ave. 54911
414/731-9195
(Trust Office of First National Bank at Neenah)
Edward W. Moede, VP&TO
BANK ONE WISCONSIN TRUST COMPANY, N.A.
200 W. College Ave. 54911
715/623-4148
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
118 S. State St. 54912-1159
414/739-3651 Tr\$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
William Schneider, VP&TO

FIRST WISCONSIN TRUST COMPANY
200 N. Durkee St. 54911
(Trust Service Office of Milwaukee)
Chris Wise, VP

VALLEY TRUST CO.
(Affiliate of Valley Bancorp)
221 W. College Ave., P.O. Box 239 54911
414/738-3820 Tr\$737 Mil
(Trust Offices in Beaver Dam, Chilton, Green Bay, Janesville, Kewaskum, Madison, Oshkosh, Ripon, Rhinelander, Sauk City, Shawano, Sun Prairie & Woodruff)
Hd: Mark L. Miller, Pres
OffMgr, ComTrf: Roger S. Core, ExecVP
PersTr: Charles Banker, VP
Wayne Davis, AsstVP
CorpTr: Mark Schnabl, AsstTO
TrInv: H. Kirk Hoult, IO
EmplBen: James A. Kluge, VP
Thomas J. Vonck, AsstVP
Bruce H. Lindberg, TO
Mary Jo Humpal, TO
TrOperators: Kenneth Wery, SrVP
Michael McMillan, DP-Co-ord
Sue Bernarde, OpO
Nancy Losinski, AcctMgr
Nb: John Brewster, VP

Auburndale

BANK ONE WISCONSIN TRUST COMPANY, N.A.
P.O. Box 220 54412
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703 Tr\$9.8 Mil
Merlin E. Zitzner, Pres&TO
Hd: Greg L. Lindner, ExecVP&TO
PersTr, TrOps, Nb: Karen Sanner, AsstTO
CorpTr, TrInv, ComTrf, EmplBen: Gene D. Higgins, VP&TO
FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-9451 Tr\$5 Mil
Kenneth W. Kenistori, Pres&TO
Darlene Steinhorst, TO

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681
Hd: Rowan McAlister, Pres

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr\$3.1 Mil
Hd: John Oaphout, VP&TO
TrInv, EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO
BANK ONE WISCONSIN TRUST COMPANY, NA
124 N. Spring St., P.O. Box 278 53916
414/885-5511
(Trust Service Office of Milwaukee)
Hd: Bruce R. Mitten, VP&Mgr
VALLEY TRUST COMPANY
120 Park Ave. 53916
414/887-1786
(Branch of Appleton)
Pat Brault, Mgr

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr\$3.0 Mil
Hd: Dorothy L. Burton, TO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr\$65 Mil
Hd, TrInv: D. A. Staaland, VP&TO
Paul D. Stang, TO
Mrs. Barbara A. Gunderson, TO
TrOps: Wendy K. Swanson, AsstTO
MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Beloit)
P.O. Box 2035 53201
608/365-2221
Bonnie D. Wetter, VP

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr\$20 Mil
Hd, CorpTr, TrInv, ComTrf, Nb: Robert Wenke, Pres&TO
PersTr, EmplBen, Nb: Elaine Gunderson, AsstTO
TrOps, Nb: Doris Uebele, AsstTO
TrOps, TDP: Chuck Stublely
Nb: Jim Bauman
BANK ONE WISCONSIN TRUST COMPANY, NA
189 E. Chestnut St., P.O. Box 308 53105
414/763-8411
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr
FIRST BANKING CENTER-BURLINGTON
400 Milwaukee Ave. 53105
414/763-3581 Tr\$27 Mil
Hd, Nb: Roman Borkovec, Pres&TO
PersTr: Karen Chrost, VP&TO
TrInv: Timothy Janke, ExecVP&AsstTO
EmplBen: Maxine Meyer, AsstTO
TrOps: Judith Herda, AsstTO

Campbellsport

BANK ONE WISCONSIN TRUST COMPANY, NA
114 Fond du Lac Ave. 53010
414/533-8386
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

Chilton

VALLEY TRUST COMPANY
35 E. Main St. 53014
414/849-2351
(Branch of Appleton)

Clintonville

ASSOCIATED BANK, N.A.
P.O. Box 179 54921
715/823-3131
(Trust Office of Neenah)
Robert J. Seaman, Pres
BANK ONE WISCONSIN TRUST COMPANY, NA
60 S. Main St. 54929
715/823-3146
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

De Pere

ASSOCIATED DE PERE BANK
P.O. Box 70 54115
414/336-9601
Hd: Wayne H. Treutelaar, VP&TO
BANK ONE WISCONSIN TRUST COMPANY, NA
441 Main Ave. 54115
414/336-4277
(Trust Service Office of Milwaukee)
James M. Curran, VP&Mgr

Eau Claire

FIRST INTERSTATE BANK OF WISCONSIN
204 E. Grand Ave. 54701
715/823-9721 Tr\$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Dale C. Sevig, RegSrVP
DisBrkg: William Meise, AcctExec
PersTr, EmplBen: Dale C. Luthy, VP
Nb: John Hell, TrPngMgr
FIRST WISCONSIN NATIONAL BANK OF EAU CLAIRE
131 S. Barstow St. 54702
715/839-6441 Tr\$170 Mil
Hd: Michael R. Hyzer, VP&TO
PersTr, TrOps: Thomas P. Taylor, VP&TO
Patricia R. Coriden, TO

Evansville

UNION BANK & TRUST CO.
P.O. Box 15 53536
608/882-5200
Hd: Leonard P. Eager, Jr., Pres

Fond Du Lac

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin National Bank of Fond du Lac)
P.O. Box 30 54935
414/929-2238
Robert E. Miriam
NATIONAL EXCHANGE BANK & TRUST
130 S. Main St. 54935
414/921-7700 Tr\$100 Mil
Hd: Lyman T. Powell, Pres-TrDiv
Lena Dettleff, TO
Linda Herzog, AsstTO

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

The Directory of Trust Institutions is
included in a T&E subscription!

WISCONSIN (Cont'd)

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.

P.O. Box 218 53538
414/563-6616 Tr\$40 Mil
Hd: James S. Schafer
TrOps: Julie Frame
Ann Herdendorf
PersTr,Nb: Richard Meier

Franksville

FIRST BANK, SOUTHEAST, NatAssn

10005 Hwy. K 53126
414/886-3000
(Trust Office of First Bank, Southeast, N.A.,
Kenosha)
Ron J. Clayton, VP&TO
Laura Schlies, TO
Audrey A. Thomson, AsstVP&TOpO

Grafton

GRAFTON STATE BANK

101 Falls Road 53024
414/377-5511
(Trust Office of First Wisconsin National Bank,
Sheboygan)
Thomas Armstrong, VP&TO

Green Bay

ASSOCIATED KELLOGG BANK

P.O. Box 19006 54307
414/433-3131 Tr\$430 Mil
Hd: Mark McMuller, ExecVP
PersTr: Douglas Green, VP
CorpTr: Dale Phillips, AsstVP
TrInv: Kenneth Nimmer, VP
EmplBen: Richard Langer, VP
TrOps: Craig Barbion, AsstVP

BANK ONE WISCONSIN TRUST COMPANY, NA

200 S. Adams St., P.O. Box 19029 54307-9029
414/436-2610 Tr\$3.5 Bil
(Trust Service Office of Milwaukee)
Hd: James M. Curran, VP

FIRST INTERSTATE BANK OF WISCONSIN, N.A.

908 S. Fisk St. 54303
414/498-5300 Tr\$500 Mil
(Trust Office of First Interstate Trust Company of
Wisconsin, Sheboygan)
Thomas Wiers, VP&RegMgr
PersTr: Mary Ann Brunette, TO
EmplBen: Warren Clark, EBO
DisBrkg: Thomas Murphy, Mgr

FIRST WISCONSIN TRUST COMPANY

(Trust Service Office in First Wisconsin Bank of
Green Bay)
425 Pine St., P.O. Box 1089 54305
414/432-7370
Hd: D. Alfred Jones, AsstVP
EmplBen: Julia J. Vidani, TO

VALLEY TRUST COMPANY

(Operating at Valley Bank Green Bay)
P.O. Box 2427 54306
414/432-6361 Tr\$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Henry Blacharczyk, SrVP
PersTr: Darlene Kuschel, VP
TrInv: David C. Rusch, VP
CorpTr: Kurt Mueller, AsstVP
EmplBen: Mary Maquis, VP
Nb: David Ribbens, TO

Hartford

FIRST NATIONAL BANK OF HARTFORD

P.O. Box 70 53027
414/673-5800 Tr/u\$1 Mil
Hd: D. A. Carroll, Pres&TO
Ron Koeppl, TO
PersTr,CorpTr: James H. Semler, SrVP&AsstIO
Nancy Snyder, AsstCsh&AsstIO
James L. Vogelsang, Csh&AsstIO

VALLEY BANK OF HARTFORD

P.O. Box 70 53027
414/673-4600
Ron Koeppl, TO

Janesville

BANK ONE WISCONSIN TRUST COMPANY, NA

100 W. Milwaukee St. 53545
608/752-7851
(Trust Service Office of Milwaukee)
Curtis R. Parish, VP&Mgr

ROCK COUNTY SAVINGS & TRUST CO.

P.O. Box 1619 53547
608/756-4161 Tr\$65 Mil
Hd,CorpTr: John R. Gunnarson, VP&TO
PersTr: Donald W. Zerrien, TO
TrInv,EmplBen: Michael T. Wendler, TO
TrOps: Joan Gunn
TDP: Debra Dampier

VALLEY TRUST COMPANY

(Operating at Valley Bank of Janesville)
P.O. Box 5000 53547
608/755-4249 Tr\$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr,Nb: Peter C. Jacobs, ExecVP
PersTr,CorpTr: Kathryn K. Shebiel, VP
PersTr: Patricia J. Zimmerman, AsstVP
TrInv: Thomas E. McKaig, VP
TrOps: Jane R. Stevenson, AsstVP
EmplBen: Richard Schmit, VP
Janet Ruster, TO

Kenosha

AMERICAN STATE BANK

3928 60th St., P.O. Box 787 53140
414/658-2582
(Trust Office of Racine)
Robert B. Schneider, SrVP&TO

BANK ONE WISCONSIN TRUST COMPANY, NA

2222 63rd St., P.O. Box 788 53140
414/658-1681
(Trust Service Office of Milwaukee)
Mgr: A. Daniel Oederkirk, VP

FIRST BANK SOUTHEAST, NatAssn

P.O. Box 429 53141
414/658-3700
(Trust Offices in Franksville, Lake Geneva,
Milwaukee & Racine)
Ron J. Clayton, VP&TO
Laura Schlies, TO
Audrey A. Thomson, AsstVP&TOpO

FIRST NATIONAL BANK

P.O. Box 280 53141
414/658-5230 Tr\$220 Mil
(Trust Office at Citizens National Bank, Lake
Geneva & Bank of Elmwood, Racine)
Hd,Nb: E. M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrF: Thomas Hatton, TPO
Prob: M. Lee Hosman, AsstVP&TO
TrOps: Alice U. Tuttlewski, TOpO
EmplBen: Michael T. Pach, AsstVP&TO

Kewaskum

VALLEY TRUST CO.

(Operating at Valley Bank of Kewaskum)
P.O. Box 68 53040
414/626-2171 Tr\$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, AsstVP

Kimberly

ASSOCIATED BANK N.A.

600 W. Kimberly Ave 54136
414/731-3106
(Trust Office of First National Bank at Neenah)
Edward W. Moede, TO

La Crosse

FIRST BANK, NatAssn, LA CROSSE

319 First Bank Place 54602-0309
608/782-8100

Coord: David Gresham

LA CROSSE TRUST CO.

311 Main St. 54601
608/782-1148 Tr\$360 Mil
(Service Offices in Peoples State Bank, Prairie du
Chien; First Bank of Sparta, Sparta &
Community State Bank, Wisconsin Rapids)
H. L. Woods, Chm
Hd: Gary M. Veldy, Pres&CEO

Lake Geneva

CITIZENS NATIONAL BANK

P.O. Box 432 53147
414/248-6262
(Trust Services provided by First National Bank of
Kenosha)

M. Lee Hosman, AsstVP&TO

FIRST BANK SOUTHEAST OF LAKE GENEVA, NatAssn

303 Center St. 53147
414/248-9116
(Trust Office of Kenosha)
Ron J. Clayton, VP&TO

Lancaster

M&I LANCASTER STATE BANK

53813
608/723-4166 Tr\$2.1 Mil
(Branch in Mt. Hope)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOps: Mary E. Walker, TO

UNION BANK & TRUST

P.O. Box 70 53813
608/723-2191 Tr\$2.9 Mil
Hd: W. S. Johnson, VP&TO

★ Madison

BANK ONE WISCONSIN TRUST COMPANY, NA

100 N. Fairchild, P.O. Box 3299 53704
608/246-2490 Tr\$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Bruce R. Mitten, VP&Mgr

FIRST WISCONSIN NATIONAL BANK

P.O. Box 7900 53707
608/252-4250 Tr\$1.9 Bil
Hd: James E. Sugar, SrVP&SrTO
PersTr: Frederik W. Jensen, VP
PersTrNb: Valerie S. Mannis, TO
TrInv: J. Scott Harkness, SrVP&CIO
EmplBen: Daniel J. Halpin, VP
EmplBenNb: Steven R. Parish, AsstVP
TrOps: Robert J. Passaro, VP

MARSHALL & ILSLEY TRUST COMPANY

(Trust Service Office at M&I Bank of Madison)
One W. Main St., P.O. Box 830 53701
608/252-5950

Hd: William J. Conroy, VP
PersTr: Mark W. Sprenger, VP
CorpTr: Margaret L. Kalina, VP
EmplBen: Janet L. Behrens
TrInv: James L. Shanahan, VP
Nb: James E. Saunders, VP

VALLEY TRUST COMPANY

(Operating at Valley Bank of Madison)
P.O. Box 8915 53708
608/252-3554 Tr\$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Joan Burke, VP
PersTr: Kurt Kniess, AsstVP
Erica Hill, TO
Jocelyn Jacobs, AsstVP
Cindy Lind, TO
Robin Stradinger, TO
Nb: Richard Walters, VP
TrInv,ComTrF: Robert A. Zellers, VP

VALLEY TRUST COMPANY

7878 Big Sky Drive 53719
608/833-1616
(Trust Office of Appleton)
John J. Fasanella, Pres
James Mueller, VP&OffMgr
EmplBen: James Cooney, VP
Michael Boss, VP
Ann Basler, TO
Cheri Teal, TO

Manitowoc**ASSOCIATED MANITOWOC BANK**

P.O. Box 787 54220
414/683-2428 Tr\$302 Mil
Hd, Trlnv, ComTrf: William A. Pohlmann,
SrVP&TO
PersTr: Robert W. Brown, VP
EmplBen: James A. Noffke, VP&TO
TrOps: Michael Wicklacz, TxO

FIRST NATIONAL BANK IN MANITOWOC

402 N. Eighth St. 54220
414/684-6611
Hd: Richard R. Jodarski, VP&TO
TrOps: Kaye E. Johnson, AsstTO

FIRST WISCONSIN BANK OF MANITOWOC

1617 Washington St. 54220
414/682-8881
(Trust Office of First Wisconsin National Bank,
Sheboygan)
Thomas Armstrong, VP&TO

Marinette**FARMERS & MERCHANTS BANK & TRUST**

P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO
Marguerite Lozier, AsstVP&AsstTO

STEPHENSON NATIONAL BANK & TRUST

1820 Hall Ave., P.O. Box 137 54143
715/732-1650 Tr\$19 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr, Trlnv: David B. Maguire, AsstTO
TrOps: Elizabeth Sanchez, AsstTopO
TDP: Marilyn Sheraski

Markesan**MARKESAN STATE BANK**

P.O. Box 355 53946
414/398-2358 Tr\$1 Mil
Hd: Martin E. Kirst, Pres&TO

Marshfield**ASSOCIATED CITIZENS BANK**

P.O. Box 510 54449
715/834-3171 Tr\$60 Mil
Hd: Richard J. Kamps, SrVP&TO
James Bartelt, VP&TO
Frances A. Washington, AsstVP&TO
Betty Valenta, AsstVP&AdmAsst

MARSHALL & ILSLEY TRUST COMPANY

(Trust Service Office at M&I Central Bank & Trust)
P.O. Box 2035 53201
715/387-1134
Willis W. Allmandinger, VP

Menomonie**FIRST BANK & TRUST**

P.O. Box 100 54751
715/235-5511 Tr\$6.2 Mil
G. A. Talen, CEO
Hd: Deanna Thorson, TO

VALLEY BANK, MENOMONIE

P.O. Box 130 54751
715/235-5521 Tr\$2 Mil
Hd, CorpTr, Trlnv: Gene Haberman, Pres
PersTr, ComTrf, EmplBen, TrOps, Nb:
Richard Parfellow, TO

Milwaukee**ASSOCIATED COMMERCE BANK**

515 W. Wells 53201
414/271-1786
Hd: G. D. Smith, VP&TO
Trlnv: M. D. Flesch, VP&TO
ComTrf: K. M. Brusda, VP&TO
EmplBen: Jill M. Fardy, SrTrAdm
TrOps: Ann Mrotek

BANK ONE WISCONSIN TRUST COMPANY, NA

111 E. Wisconsin Ave., P.O. Box 1308 53201
414/765 2800 Tr\$3.5 Bil
(Trust Service Offices in Antigo, Appleton,
Auburndale, Beaver Dam, Burlington,
Campbellsport, Clintonville, De Pere, Green
Bay, Janesville, Kenosha, Madison, Monroe,
Neenah, New London, Oshkosh, Racine,
Seymour, Stevens Point, Watertown,
Waukesha and West Bend)
Hd: David J. Kundert, Pres&CEO
PersTr: Robert L. Hanley, SrVP&Se, Csh
CorpTr: Brian P. Bouda, SrVP
Trlnv: M. Dale Fritz, SrVP
TrOps: Michael D. Ryba, SrVP
FinO: Paul H. Ewig, VP
Nb: Jane C. Arnold, VP

FIRST BANK, NatAssn, MILWAUKEE

201 W. Wisconsin Ave. 53259
414/227-6060 Tr\$2.0 Bil
(Office in La Crosse)
Hd: Tracy E. Little, SrVP&MngTO
PersTr: Patty DeJong, VP&TO
CorpTr: David L. Lauterbach, VP&TO
Trlnv: Richard R. Jandrain, VP&TO
EmplBen: Jeffrey S. Syslock, VP&TO
TrOps: Jim Nielsen, AsstVP&TO
Nb: Merl B. Case, VP&TO

FIRST BANK SOUTHEAST, NatAssn

770 N. Jefferson St. 53202
414/276-1533
(Trust Office of Kenosha)
Ron J. Clayton, VP&TO
Laura Schlies, TO
Audrey A. Thomson, AsstVP&TOpO

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN

6130 W. National Ave. 53214
414/259-4556 Tr\$500 Mil
(Trust Office of First Interstate Trust Company of
Wisconsin, Sheboygan)
Jeffrey L. Morgan, RegVP
DisBrkg: Richard Gieringer, AcctExec
PersTr, EmplBen: Margaret Pauly, TO
PersTr: Karen Cohen, SrTO

FIRST WISCONSIN TRUST COMPANY (T)

P.O. Box 2054 53201
414/765-5000 Tr\$3.36 Bil
(Affiliated with First Wisconsin Corporation, with
Trust Units in Eau Claire, Madison,
Manitowoc, Menasha, Oshkosh & Sheboygan;
Trust Service Offices in Appleton, Fond du
Lac, Green Bay, Minocqua, Two Rivers,
Wausau & Wisconsin Rapids)
Blaine E. Rieke, Chm&CEO
Philip R. Smith, Pres
PersTr: Donald S. Buzard, IstVP, GenCoun&Sec
Admin: Lee G. Wolcott, VP
FinMng: Philip A. Hardacre, VP
CorpTr, EmplBen: Michael J. Bills, FVP
Trlnv: Jackson A. Kirk, Jr., FVP
TrOps: Marvin R. Anderson, FVP

KILBOURN STATE BANK

6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO
Trevor A. Harder, Pres&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Marshall & Ilsley Trust Company**MARSHALL & ILSLEY TRUST COMPANY**

P.O. Box 2035 53201
414/765-8200
(Trust Service Offices in Beloit, Madison,
Marshfield, Racine, Rhinelander, Stevens
Point, Superior, Watertown & Wausau)
Hd: Michael J. Revane, Pres
EmplBen: Morry L. Birnbaum, VP
Trlnv, PersTr, EmplBen: William J. Gumerman,
VP
Agcy, Endowments & Foundations:
Christopher M. Carpenter
PersTrAdmin: James F. Duca, III
TrSvcOff: Robert W. Mitchell
MILWAUKEE WESTERN BANK
Capital Dr. at 60th St. 53216
414/442-5800 Tr\$25 Mil
Nb, EmplBen, CorpTr, PersTr: O. K. Johnson, Jr.,
SrVP&TO
Margaret M. Crawford, AsstVP&TO
Trlnv: Richard A. Sachs, Pres&ChmBd

Minocqua**FIRST WISCONSIN TRUST COMPANY**

54548
(Trust Service Office at First Wisconsin Bank of
Minocqua)
Steven M. Schaeffer, TO

Mondovi**FIRST NATIONAL BANK**

54755
715/926-4234 Tr/u\$1 Mil
Hd: Mrs. Peggy L. Serum, ExecVP&TO

Monroe**BANK ONE WISCONSIN TRUST COMPANY, NA**

1717 10th St. 53566
608/328-4038
(Trust Office of Milwaukee)
Hd: Bruce R. Mitten, VP&Mgr

FIRST NATIONAL BANK

P.O. Box 98 53566
608/328-5160 Tr\$39 Mil
Hd: Robert P. Smith, SrVP&SrTO
Lowell A. Rautmann, TO
Lydia M. McMicken, AsstTO

Mt. Hope**M&I LANCASTER STATE BANK**

Main St. 53816
608/988-4512
(Branch of Lancaster)
Hd, CorpTr, PersTr: Carson Alcorn, TO
TrOps: Mary E. Walker, TO

Neenah**ASSOCIATED BANK, N.A.**

100 W. Wisconsin Ave. 54956
414/722-3321 Tr\$900 Mil
(Trust Offices in Appleton, Clintonville, Kimberly &
Neenah)
Hd: Edward W. Moede, VP&TO
PersTr: Michael B. Mahlik, VP&TO
CorpTr: Mary L. Scheffler, AsstVP&TO
Trlnv: Neil T. Braun, VP&TO
ComTrf: Kenneth J. Brusda, VP&TO
EmplBen: Richard F. Harding, VP&TO
TrOps: Ann G. Mrotek, TopO
Nb: David C. Tans
TDP: Susan G. Barnes
ASSOCIATED BANK, N.A.
1055 Winneconne Ave. 54725-3500
414/725-3053
(Trust Office of First National Bank at Neenah)
Edward W. Moede, TO

WISCONSIN (Cont'd)

Neenah (Cont'd)

BANK ONE WISCONSIN TRUST COMPANY, NA
111 E. Wisconsin Ave., P.O. Box 789 54956
414/727-3260 Tr\$2.9 Mil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

New London

BANK ONE WISCONSIN TRUST COMPANY, NA
113 N. Water St., P.O. Box 268 54961
414/982-3300 Tr\$2.9 Mil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

Oshkosh

BANK ONE WISCONSIN TRUST COMPANY, NA
300 N. Main St. 54902
414/231-6610

Thomas J. Regan, VP

FIRST WISCONSIN NATIONAL BANK

111 N. Main St., P.O. Box 2448 54901
414/424-4270 Tr\$196 Mil
Hd: David R. Krumrei, VP
Pres, PersTr: Peter A. Rogers, AsstVP
PersTr: Dale W. Sonnenberg, AsstVP
Sandra A. Noe, TO
EmplBen: Steven J. Perlewitz, TO
Trlnv, ComTrf: Mark J. Fenlon, TrlnvO
TrOps: Laura Younger

VALLEY TRUST COMPANY

(Operating at Valley Bank Oshkosh)
P.O. Box 948 54902
414/236-5315 Tr\$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr, CorpTr: Pat Brault, VP
PersTr: Mary Beth LeMere, TO
Alf Langan, TO

Platteville

FIRST NATIONAL BANK OF PLATTEVILLE

170 W. Main St. 53818
608/348-7777 Tr\$5.5 Mil
Hd: Nancy A. Boudreau, ExecVP
Polly L. Hauser, CPF, AsstVP

MOUND CITY BANK

25 E. Pine St., P.O. Box 263 53818
608/348-2685 Tr\$3.4 Mil
Hd, PersTr, CorpTr: Robert J. Just, Jr., Pres&TO
PersTr: Michael D. Moran, AsstTO&AsstCsh

Port Washington

PORT WASHINGTON STATE BANK

P.O. Box 176 53074
414/284-4416 Tr\$10 Mil
Hd: F. M. Metz, SrVP&TO

Prairie Du Chien

PEOPLES STATE BANK

(Service Office of La Crosse Trust Co., La Crosse)

Princeton

FIRST WISCONSIN NATIONAL BANK OF PRINCETON

102 Pearl St. 54968
414/295-6586
(Service Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

87% of the readers of
TRUSTS & ESTATES
save back issues.

Racine

BANK OF ELMWOOD

2704 Lathrop Ave. 53405
414/554-5321
(Trust Services provided by First National Bank of Kenosha)
M. Lee Hasman, AsstVP&TO

BANK ONE WISCONSIN TRUST COMPANY, NatAssn

500 Wisconsin Ave., P.O. Box 221 53401
414/633-8201 Tr\$2.9 Mil
(Trust Service Office of Milwaukee)
Hd: A. Daniel Oederkirk, VP&Mgr

FIRST BANK SOUTHEAST NatAssn

3525 Rapids Dr. 53406
414/886-3000
(Trust Office of Kenosha)
Ron J. Clayton, VP&TO
Laura Schlies, TO
Audrey A. Thonson, AsstVP&TOpO

HERITAGE BANK AND TRUST

4041 N. Main St., P.O. Box 1817 53401
414/639-4977
Hd, PersTr: Steven G. Gabriel, SrVP&TC
EmplBen: Charles Russell, Jr., VP&TO
TrOps: Susan R. Garner, AsstVP&TO

MARSHALL & ILSLEY TRUST COMPANY

(Trust Service Office at M&I Bank of Racine)
P.O. Box 2035 53401
414/637-4411
Sharon A. Kubica, VP

Reedsburg

THE REEDSBURG BANK

P.O. Box 90 53959
608/524-8251 Tr\$8 Mil
Hd: Sharon L. Braun, TO
Edward J. Miller, VP&AsstTO
Carol Weinke, AsstTO

Rhineland

MARSHALL & ILSLEY TRUST COMPANY

(Trust Service Office at M&I Merchants Bank)
7 N. Brown St. 54501
715/369-3000

VALLEY TRUST COMPANY

(Operating at Valley First National Bank of Rhineland)
P.O. Box 677 54501
715/362-6900 Tr\$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, AsstVP

Ripon

VALLEY TRUST COMPANY

(Operating at Valley First National Bank of Ripon)
P.O. Box 420 54971
414/748-7878 Tr\$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, AsstVP
PersTr: Dolaris A. Ladwig, TO

Sauk City

VALLEY TRUST COMPANY

(Operating at Valley Bank, Sauk Prairie)
P.O. Box 638 53583
608/643-8591 Tr\$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Seymour

BANK ONE WISCONSIN TRUST COMPANY, NA

222 S. Main St. 54165-0038
414/833-2385
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

Shawano

VALLEY TRUST COMPANY

(Operating at Valley Bank of Shawano, N.A.)
P.O. Box 270 54166
715/526-6101 Tr\$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, AsstVP

Sheboygan

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN

636 Wisconsin Ave., P.O. Box 171 53082-171
414/459-2070 Tr\$500 Mil
(Regional Trust Offices in Appleton, Eau Claire, Green Bay and Milwaukee. Trust Services at all other First Interstate Bank locations by appointment)

Hd: Eldon L. Bohrofen, Pres
Al Garson, ExecVP
Dennis Ohl, RegVP&TO
PersTr: Allan Jurs, VP

Wesley Vander Weele, VP
Nancy Ruggles, TO
Charles Benedum, TO

EmplBen: Randall Sneller, VP
Jodi Holman, AsstVP
CorpTr: Mari Lindner, CTO

Mktg: Margaret E. Martin, TO
Nb: Fred Hollander, VP
Trlnv: Michael J. Millhollue, VP

David Nelson, SrTrlnvO
Helen Ploetz, TrlnvO
TrOps: Robert L. Krueger, VP

DisBkg: Thomas Murphy, Mgr
FIRST WISCONSIN NATIONAL BANK OF SHEBOYGAN

605 Plaza 8 53081
414/459-6920 Tr\$320 Mil
(Trust Offices in Grafton State Bank, Grafton; First Wisconsin Bank of Manitowoc, Manitowoc & First Wisconsin National Bank of Princeton, Princeton)

Hd: Donald M. Meier, SrVP&MngSrTO
PersTr: Ronald G. Chinnock, VP&TO
CorpTr: Earl E. Schroeder, TO
Trlnv, ComTrf: James E. Raffel, SrVP&TrlnvO
EmplBen: Robert H. Foster, VP&TO
TrOps: Warren Wieser, VP&Csh
Nb: Tom Armstrong, VP&TO

Sparta

FIRST BANK OF SPARTA

(Service Office of La Crosse Trust Co., La Crosse)
UNION NATIONAL BANK & TRUST CO.
P.O. Box 249 54656
608/269-6737
Hd: John R. Wall, Pres&TO

Stevens Point

BANK ONE WISCONSIN TRUST COMPANY, NA

1045 Main St., Box A 54481
715/344-3300
(Trust Service Office of Milwaukee)
Marvin R. Wimmer, AsstVP&Mgr

MARSHALL & ILSLEY TRUST COMPANY

(Trust Service Office at M&I Bank of Stevens Point)
P.O. Box 2035 53201
715/344-5100
William A. Diedrich, VP
Robert F. Penn, VP
Donald A. Jarek, VP

Sturgeon Bay

BANK OF STURGEON BAY

P.O. Box 9 54235
414/743-5551 Tr\$30 Mil
Hd: Paul Wickmann, TO

Sun Prairie

BANK OF SUN PRAIRIE

P.O. Box 29 53590
608/837-4511 Tr\$22 Mil
Hd: William J. Livingston, VP&TO
Alan Sebranek, AsstTO

VALLEY TRUST COMPANY

(Operating at Valley Bank, Sun Prairie)
P.O. Box 109 53590
608/837-7373 Tr\$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Superior

MARSHALL & ILSLEY TRUST COMPANY

(Trust Service Office at M&I First National Bank of Superior)
P.O. Box 235 53201
715/394-6611
Edward J. Donahoe, VP

NATIONAL BANK OF COMMERCE

1127 Tower Ave. 54880
715/394-5531
Hd: Joel S. Gates, Jr., Chm&TO
TrOps: Gwen T. Theilen, TO

Tomah

FARMERS & MERCHANTS BANK

1001 Superior Ave. 54660
608/372-2126 Tr\$16.5 Mil
TrOps: Janeen K. Downing, AsstTO
Donald D. Kortbein, TO
Terry L. Winchel, TO
Richard Baumgarten, TO

Two Rivers

FIRST WISCONSIN BANK OF TWO RIVERS

(Trust Service Office of First Wisconsin Bank, Sheboygan)
1516 Washington St. 54241
414/793-5279
Thomas Armstrong, VP&TO

Union Grove

COMMUNITY STATE BANK

1201 Main St., P.O. Box 66 53182
414/878-3763
Hd: Randall E. Kreuscher, VP&TO

Watertown

BANK ONE WISCONSIN TRUST COMPANY, NA

500 Main St., P.O. Box 498 53094
414/261-0616 Tr\$2.9 Mil
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr

MARSHALL & ILSLEY TRUST COMPANY

(Trust Service Office at M&I Bank of Watertown)
P.O. Box 2035 53201
414/261-7102
Robert W. Westrick, AsstVP

Waukesha

BANK ONE WISCONSIN TRUST COMPANY, NA

235 W. Broadway, P.O. Box 1615 53186
(Service Office of Milwaukee)
David J. Vetta, VP&Mgr

WAUKESHA STATE BANK

P.O. Box 648 53187
414/549-8541 Tr\$19 Mil
Hd: J. Bernard Fiedler, CFP
EmplBen: Ginger Morly
TrOps: Wendy Florian

Wausau

CITIZENS BANK & TRUST

P.O. Box 59 54402-0059
715/845-4301 Tr\$10.0 Mil
Greg Kohnert, VP&TO

FIRST WISCONSIN TRUST COMPANY

(Trust Service Office at First Wisconsin National Bank of Wausau)
P.O. Box 2047 54401
715/848-3833

Steven M. Schaeffer, TO
Gary R. Ratts, AsstVP

MARSHALL & ILSLEY TRUST CO.

500 3rd St. P.O. Box 209 54402
715/845-3121
(Trust Service Office at M&I First American National Bank)

Hd: John A. Malmberg, Pres
PersTr: Mark D. Elrott, VP
EmplBen: Linda Bender, AsstVP

West Bend

BANK ONE WISCONSIN TRUST COMPANY, NA

801 W. Washington St., P.O. Box 557 53095
414/338-2111 Tr\$2.9 Mil
(Trust Service Office of Milwaukee)
Hd: C. Brad Zulke, AsstVP

M&I FIRST NATIONAL BANK

P.O. Box 980 53095
414/338-0611
Hd, CorpTr: R. T. Stephenson, SrVP&TO
PersTr: W. Dirk Hausmann, VP&TO
TrInv, ComTrF: R. W. Schwenkner, VP&TO
EmplBen: M. F. Hron, VP&TO
TrOps: M. A. Kandel, AsstVP&TOpO

Whitewater

COMMERCIAL BANK

200 S. Fremont St. 53190
414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK

207 W. Main St. 53190
414/473-2112 Tr\$6 Mil
Hd: James Caldwell, TO
Mardell A. Winter, TO

Wisconsin Rapids

COMMUNITY STATE BANK

(Service Office of La Crosse Trust Co., LaCrosse)
FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First National Bank of Wisconsin Rapids)

311 W. Grand Ave. 54494
715/424-1780

Steven M. Schaeffer, TO

WOOD COUNTY NATIONAL BANK

181 2nd St. S., P.O. Box 99 54494
715/423-7600 Tr\$74 Mil
Hd, PersTr, TrInv: John L. Moffat, VP&TO
EmplBen: Thomas W. Cahill, VP&TO
TrOps: Sandy Reinwand

Woodruff

VALL...Y TRUST COMPANY

(Operating at Valley Bank at Minocqua/Woodruff)
P.O. Box 1140 54568
715/356-9511 Tr\$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, AsstVP

WYOMING

Buffalo

FIRST NATIONAL BANK

P.O. Box 400 82834
307/684-2211 Tr\$5 Mil
Hd: George Schafer, Comp&TO
Wendy Martin, AsstTO

WYOMING BANK & TRUST CO.

P.O. Box 950 82834
307/684-2201 Tr\$1.106 Mil
Hd: Donald P. Kraen, Pres

Casper

FIRST INTERSTATE BANK OF CASPER, N.A.

P.O. Box 40 82602
307/235-4367 Tr\$79.153 Mil
Hd: Donald J. Swanton, ExecVP&ExecTO
PersTr, CorpTr: Cathy Sears, VP&TO
TrInv, ComTrF, EmplBen: John McAteer, VP&TO
TrOps: Linda Mundell, VP&TO

WYOMING NATIONAL BANK CASPER

P.O. Box 2799 82602
307/266-1100 Tr\$136 Mil
Hd: Dan W. Guerttman, SrVP&SrTO
PersTr: James R. Watson, VP&SrAdmO
Dick Munroe, VP&TO
Peter Toft, VP&TO
Dory Graf, TO
CorpTr: Pam Snell, AsstVP
TrInv, ComTrF: Greg Boal, IO
EmplBen: Kari Hix, AsstVP
TrOps: Montie Ryan, TO
Nb: Thomas A. Ward, Jr., VP

*Cheyenne

AMERICAN NATIONAL BANK

1912 Capitol Ave., P.O. Box 1528 82001
307/634-2121 Tr\$45 Mil
Hd, PersTr, CorpTr, TrInv: Mickey Zanoni, SrVP&SrTO

PersTr: Delores Mayorga, TO
TrOps, TrInv, ComTrF: Dwight Morse, TO

FIRST WYOMING BANK, NatAssn, CHEYENNE

18th & Carey Ave. 82001
307/634-5961 Tr\$35 Mil

Hd: R. Scott Murdock, SrVP&TO
PersTr: Doris Wagner, TrAdmin

CorpTr: Michael E. Bohl, VP&TO
TrOps: Arlene J. Hamm, TO

WYOMING NATIONAL BANK

P.O. Box 1768 82001
307/634-3314 Tr\$104 Mil
Hd, Nb: Neil M. Severinson, VP&SrTO, Mgr
PersTr: LeRoy Harvey, VP&TO
CorpTr, TrOps, TDP: Denise Morrison, TOpO
TrInv, ComTrF: Don Rosenstein, IO
EmplBen: B. Nevling Clune, EBO

Cody

FIRST WYOMING BANK-CODY

P.O. Box 2750 82414
307/587-2243 Tr\$19 Mil
Hd: M. D. Ellis, TO
PersTr: L. M. Reidel, TO

Douglas

CONVERSE COUNTY BANK

P.O. Drawer 689 82633
307/358-5300 Tr\$18 Mil
Hd: Keith E. Cowden, VP&TO
Richard Cuthbertson, TO

Gillette

FIRST INTERSTATE BANK OF GILLETTE

P.O. Box 3004 82716
307/687-4470 Tr\$80 Mil
Hd: James A. Dykes, VP&TO
TrOps: Delores Warfield, AsstVP&TO
TDP: Essy Moser, TO

85% of the readers of
TRUSTS ESTATES
are involved in personal trusts.

WYOMING (Cont'd)

Jackson

JACKSON STATE BANK
P.O. Box 1788 83001
307/733-3737 Tr\$2 Mil
Hd: Virginia Radford

Kemmerer

FIRST WYOMING BANK, KEMMERER
801 Pine Ave. 83101
307/877-4441 Tr\$4.5 Mil
Tom Chinnock, Pres, CEO&TO
Mae Jean Julian, VP&TO

Lander

CENTRAL BANK & TRUST
P.O. Box 69 82520
307/332-4730 Tr\$1 Mil
EmplBen, TrOps: Bill VonHoltum, Pres

Laramie

FIRST INTERSTATE BANK OF LARAMIE, NatAssn
221 Iverson Ave., P.O. Box 1307 82070
307/745-4874, Ext. 257 Tr\$13 Mil
Hd: Donald L. Preston, VP&TO
FIRST WYOMING BANK, N.A.-LARAMIE
P.O. Box 160 82070
307/745-8881 Tr\$6 Mil
Hd: Dick Van Pelt, Pres&TO
PersTr, CorpTr, TrInv, EmplBen, Nb:
Michael E. Bohl, AsstTO
TrOps, TDP: Emma Krafczik, AsstTO

Powell

AMERICAN NATIONAL BANK
P.O. Box 1007 82435
307/754-2283 Tr\$1 Mil
Hd: P. C. McDermott, Pres
J. M. Peterson

Rawlins

RAWLINS NATIONAL BANK
P.O. Box 100 82301
307/324-2203 Tr\$9.0 Mil
Hd: Jeff R. Thorpe, VP

Rock Springs

ROCK SPRINGS NATIONAL BANK
P.O. Box 880 82902
307/362-8801 Tr\$1 Mil
Hd, PersTr, TrInv, ComTrF, EmplBen, Nb:
Clarence Samuels
Hd, CorpTr, TrInv, ComTrF, EmplBen, Nb:
John W. Hay, Jr.
TrOps: James M. Bostalich, TO
TDP: Jack K. Robertson, AsstTO

Sheridan

FIRST INTERSTATE BANK OF SHERIDAN
P.O. Box 2007 82801
307/674-7411 Tr\$65 Mil
Hd: Robert L. Ferri, TO
TrOps: Mary Lou Sore, TrAdmO
FIRST WYOMING BANK-SHERIDAN
P.O. Box 9000 82801
307/674-4411 Tr\$25 Mil
Hd: James Sparks, VP&TO
TrOps: Linda Beld

The Directory of Trust Institutions is included in a T&E subscription!

Advertise in TRUSTS · ESTATES

...the magazine that
opens the door
to the
\$800 billion
trust fund market.

We reach more than
33,600 readers
every month!

For rates and
information
contact:

Charles E. Lloyd,
Executive Group
Publisher

(404) 256-9800

CANADIAN TRUST INSTITUTIONS

For reader convenience, the following alphabetical listing shows the provinces in which head offices are located. Each head office lists cities in which branches are located. Branches are not listed separately.

ALBERTA

Calgary

COMMERCIAL TRUST CO., LTD.
409 8th Ave., SW, 2nd Fl. T2P 1E3
403/262-3017 Tr\$194 Mil
Hd: Thomas S. Dobson, Pres

Edmonton

HERITAGE SAVINGS & TRUST CO.
10162 100 St. T5J 0P5
403/421-7771

Hd: John S. Davediuk, VP-TrSvcs

NORTH WEST TRUST CO.

Toronto Dominion Tower, 18th Fl.
10205-101 St., T5J 4R1
403/429-9300 TR\$719 MIL
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge, BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: Regina, Saskatoon, Yorkton)

PRINCIPAL TRUST

2900 Principal Plaza
10303 Jasper Ave., P.O. Box 2425 T5J 2S8
403/421-2020 Tr\$125 Mil

(Branches in Alta: Calgary, Edmonton; BC: Coquitlam, Kelowna, Vancouver, Victoria; Nfld: St. John's; NS: Halifax; Sask: Regina, Saskatoon)

Hd: John M. Cormie, Pres
Kenneth M. Marlin, Sec-Treas
Christa Pedracco, VP

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., S. T1J 0N5
403/320-1233
Hd: R. G. Thompson, Mgr

BRITISH COLUMBIA

Vancouver

CANWEST TRUST COMPANY
200-1195 W. Broadway, V6H 3Z1
604/734-6515 Tr\$101 Mil
(Branches in Alta: Calgary, BC: Vancouver, Downtown & Kerrisdale, N. Vancouver, W. Vancouver, Victoria; Man: Winnipeg; Sask: Saskatoon)
Hd, TrOps, PersTr, Nb: John B. Meyer
CorpTr, EmplBen: Sharon Kroeker
TDP: Elizabeth Lloyd

FIRST CITY TRUST CO.

777 Hornby St. V6Z 1S4
604/688-9421 Tr\$3 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Alberta: Calgary, Edmonton; Man: Brandon, Winnipeg; NS: Halifax; Ont: Brampton, Brantford, Burlington, Guelph, Hamilton, Kitchener, London, Ottawa, St. Catherine's, Toronto, Windsor; Que: Montreal; Sask: Regina & Saskatoon)

YORKSHIRE TRUST CO.

1100 Melville St.
604/685-3711 Tr\$461 Mil
(Branches in Alta: Calgary, B. Hill, Mgr; Edmonton, D. Summers; Mgr, BC: Victoria, R. A. Davison, Mgr)
Hd: K. E. Briggs, AsstGMTrSvcs
PersTr: P. Sawchuk
CorpTr: R. Johnstone, CTO
TrInv: J. Stewart
EmplBen: P. Hazell, AsstGenMgr

MANITOBA

Winnipeg

CORONET TRUST

104-386 Broadway R3C 0V6
204/944-8758 Tr/o\$1 Mil
Hd: Mrs. Ester Sinton, Mgr
R. D. Evans, Pres

INVESTORS GROUP TRUST CO., LTD.

447 Portage Ave. R3C 3B6
204/956-8492 Tr\$5 Bil
Hd: C. F. Schmidt
TrInv, ComTr: R. E. Archer
EmplBen, Nb: J. L. Penner
TrOps: M. Ploch

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

NOVA SCOTIA

Halifax

ATLANTIC TRUST COMPANY OF CANADA
P.O. Box 2224 B3J 3C4
902/422-1701 Tr\$25 Mil

(Branches in Middletown, Montreal, Wolfville & Yarmouth)

Hd, PersTr, CorpTr, TrInv, Nb: Robert J. Power

CENTRAL TRUST COMPANY

Central Trust Tower, 1801 Hollis St.
P.O. Box 2343 B3J 3C8
902/420-2000

(Branches in Alta: Calgary; BC: Vancouver, Victoria; NB: Fredericton, Moncton, Saint John; NS: Amherst, Halifax; Ont: London, Toronto, Windsor; Quebec: Montreal)
Struan Robertson, ChmBd
David A. Rattee, Pres&CEO
Tom Hodgson, DptyChmBd
TrSvcs: James P. McClocklin, SrVP
CorpTrSvcs: Greg H. Eby, VP
CorpTrDev: G. Wilfred Fern, VP

ONTARIO

Toronto

CANADA TRUST CO.

320 Bay St. M5H 2P6
416/361-8500 Tr\$5.75 Bil
(Branches in Alta: Calgary, Edmonton; BC:

Vancouver, Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax; Ont: Brantford, Hamilton, Kitchener, London, Ottawa, Toronto, Windsor; Woodstock; PEI: Charlottetown; Que: Montreal; Sask: Regina, Saskatoon)

TrSvcs: J. H. Speake, ExecVP
C. J. Stringer, VP
PersTrSvcs, ComTr: S. Murray, AsstVP
TrInv: F. Burgess
PersTrSvcs V. Clive, AsstVP
CorpTr: P. A. Aeilam, VP
TrOps: C. J. Stringer
NatlSls, TrSvcs, Nb: P. C. Elcombe, VP
TDP: G. Plumske

THE CANADA TRUST CO.

110 Yonge St. M5C 1T4
416/869-6267
Mgr: Tom Gregoriades

CENTRAL GUARANTY TRUSTCO

366 Bay St. M5H 2W5
416/975-4500

(Over 160 branches across Canada including branches in Alta: Calgary; BC: Vancouver, Victoria; Man: Winnipeg; NB: Fredericton, Moncton, St. John; NS: Amherst, Halifax; Ont: London, Ottawa, Toronto, Windsor; Que: Montreal; Sask: Regina)

Hd,ConsSvcs: R. W. Creclius, ExecVP-ConsumerSvcs

Hd,PersFinSvcs: R. A. Thompson, VP-PersFinSvcs
PersFin&InvSvcs,TrOps: J. J. Cameron, AsstVP-PersOps

ClntSvcs: W. E. Brally, VP-CorpTrSvcs

TrInv: A. Heginbottom, VP-TrInv

Sls,CorpSvcs: Douglas Wannamaker, VP-PersSls

TrDeptHd: J. P. McClocklin, ExecVP-TrSvcs

PersTr: G. H. Eby, VP-PersTrSvcs

CorpTr: W. E. Brally, VP-CorpTrSvcs

TrInv: A. Heginbottom, VP-TrInv

ComTrF: C. Tindall, Mgr-PersTr

TrOps: R. A. Thompson, VP-PersSvcs

Nb: Brian Eckel, SlsMgr/PersTrSvcs

TDP: J. J. Cameron, AsstVP-PersOps

CENTRAL TRUST COMPANY

1 First Canadian Place, P.O. Box 38 M5X 1G4
416/364-4400

(Head Office in Halifax, N.S. Branches in Alta: BC, Man, NS, NB, Nfld, Ont, PEI, Que)

Harold T. Martin, SrVP

THE INTERNATIONAL TRUST COMPANY

Royal Bank Plaza, N. Tower

P.O. Box 75 M5J 2J2

416/865-0515 Tr\$4.2 Bil

Hd: J. Matthews, Pres

PersTr,CorpTr,TrInv,ComTrF,EmplBen:

Bill Pascoe, VP

TrOps,TDP: T. Edward, VP

Nb: B. H. Cape, VP

Ed Osler, VP

NATIONAL TRUST COMPANY

21 King Street MSC 1B3

416/361-4000 Tr\$27 Bil

(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge & Red Deer; BC: Vancouver, Burnaby, Kamloops, Richmond, Victoria; Man: Winnipeg; Sask: Regina & Saskatoon; Ont: Ajax, Alliston, Aylmer, Barrie, Belleville, Bowmanville, Bramalea, Brampton, Brantford, Brockville, Burlington, Cannington, Chatham, Cobourg, Collingwood, Exeter, Godrich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Markham, Meaford, Milton, Mitchell, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Oshawa, Ottawa, Owen Sound, Pembroke, Peterborough, Pickering, Port Credit, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Scurborough, Simcoe, Smiths Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Whitby & Windsor; Que: Montreal; Nova Scotia: Halifax)

Hd: B. V. Mehlenbacher, Pres&COO

ComTrF: T. M. Kalvik, SrVP-CorpSvcs

PersTr: C. S. Millar, GpVP-PersFinSvcs

CorpTr: B. M. Fedoryk, VP-CorpSvcs

TrInv: J. S. Fayzant, SrVP-Inv&Treas

EmplBen: Paul Lewis, VP-EmplBen

TrOps: W. J. Switzer, ExecVP-CorpTrSvcs

TDP: J. G. Wilson, VP-MIS&Oper&Adm

PREMIER TRUST CO.

1155 Yonge St. M4Y 1W2

416/964-1124

Hd: Bryan Mehlenbacher, SrVP&GenMgr

ROYAL TRUST CORPORATION OF CANADA

Executive Office

Royal Trust Tower

P.O. Box 7500 Station A M5W 1P9

416/864-7000

(Branches in Alta: Calgary, Edmonton, Lethbridge,

Medicine Hat, Red Deer; BC: Kamloops,

Kelowna, Nanaimo, Vancouver, Victoria,

Man: Winnipeg; NB: Fredericton, Moncton,

Saint John; Nfld: St. John's; NS: Halifax; Ont:

Belleville, Brantford, Burlington, Cambridge,

Chatham, Forest, Guelph, Hamilton, Kingston,

Kitchener, Leamington, London, Niagara

Falls, Mississauga, Oakville, Oshawa,

Ottawa, Peterborough, Petrolia, St.

Catharines, St. Thomas, Sarnia, Sault St.

Marie, Strathroy, Thornhill, Thunder Bay,

Toronto, Waterloo, Windsor, Woodstock; PEI:

Charlottetown; Sask: Regina, Saskatoon)

OFFICERS:

Harland M. MacDougall, ChmBd

Michael A. Cornelissen, Pres&CEO

Melvin M. Howk, VP&Dir

PersFinSvcs: William C. Harker, ExecVP&COO/

Canadian Operations

InvSvcs: B. Lee Bentley, VChmn

Ops: David R. Cooper, SrVP-PFS

Ops: David W. S. Dunlop, SrVP-CFS

ChFinO: Barry A. Henstock, SrVP

GenCoun: William J. Inwood, SrVP

Charles F. Macfarlane, SrVP-PFS

Treas&CorpLend: Ian A. C. McCallum, SrVP-CFS

ChRepJapan: G. Roger Otley, SrVP-CFS

Human Resources: Wayne Johnson, VP

Ops: Paul F. Starita, SrVP-PFS

PersCredit: Philip A. Armstrong, VP-PFS

PersAdvSvcs: Paul K. Bates, VP-PFS

IntlSvcs: M. Fraser Blackely, VP-CFS

IntlTreasLend: M. Milne Breakwell, VP-CFS

Pacific Reg: John A. Burleton, VP-PFS

LendingOper: Shiraz Chatur, VP

Dist: Ruth Corbin, VP

Mid-WesternReg: Sam G. Cukierman, VP-PFS

PacificReg: Douglas J. Dersch, VP-CFS

AtlanticReg: Murray H. Dittburner, VP-PFS

CorpInvAssocs: Stephen J. Donihue, VP-CFS

DepositSvcs: John R. Daken, VP

CorpActg: James A. C. Ferenbach, VP

Cont: A. (Tony) Flynn, VP

PvtBnk: Carol Goodwin, VP

PersBnk: Cellie C. Gonsalves, VP-PFS

CentOntReg: William D. Gordon, VP-PFS

WesternReg: Robert Hamilton, VP-CFS

EasternOntReg: John E. Harley, VP-PFS

LenoOps: Jacques G. Lebeuf, VP-PFS

AlbertaReg: David S. Mellor, VP-PFS

CorpLend: D. F. (Ted) Milner, VP

CorpTrSvcs: Donald P. Moroz, VP-CFS

AgentDist: Steven C. Pozel, VP

Card Oper: E. Paul Rosati, VP

Sls: Jane A. Milner, VP-PFS

Ops&Commun: Robert M. Smythe, VP-PFS

WesternOntReg: Ian D. Sneddon, VP-PFS

Mktg: Arnold H. Stoller, VP-PFS

Sales: Mary Taylor, VP-CFS

Treasury: Richard P. Vaillancourt, VP-CFS

SystemsDev: Mike A. Velshi, VP-PFS

CorpTrRelations: George Wiebe, VP-CFS

CorpSec: Nicolas W. R. Burbidge

PFS: Personal Financial Services

CFS: Corporate Financial Services

ROYAL TRUSTCO LIMITED

National and Executive Offices

Royal Trust Tower

P.O. Box 7500 Station A M5W 1P9

416/864-7000

Subsidiaries in Canada: The Royal Trust Company,

Montreal; Royal Trust Corporation of Canada,

Toronto; The Royal Trust Company Mortgage

Corporation, Toronto; Royal Trust Energy

Corporation, Calgary. Subsidiaries Overseas:

Royal Trust Bank, Royal Trust International,

Royal Trust Asset Management Holdings

(U.K.) Limited, Royal Trust Bank (Isle of Man),

Royal Trust Bank (Jersey) Limited, Royal Trust

Bank (Switzerland), Royal Trust Asia Limited,

Royal Trust Merchant Bank Limited, RT

Securities B.V.

OFFICERS:

Harland M. MacDougall, C.M., ChmBd

J. Trevor Eytan, Q. C., DeputyChmBd

Michael A. Cornelissen, Pres&CEO

PersFinSvcs: William C. Harker, ExecVP&COO/

CanadianOps

InvSvcs: B. Lee Bentley, VChmn

Ops: David R. Cooper, SrVP-PFS

Ops: David W. S. Dunlop, SrVP-CFS

ChFinO: Barry A. Henstock, SrVP

GenCoun: William J. Inwood, SrVP

CorpFin: Laurent M. Joly, SrVP

Charles F. Macfarlane, SrVP-PFS

Treas&CorpLend: Ian A. C. McCallum, SrVP

ChRepJapan: G. Roger Otley, SrVP

HumanResources: Wayne Johnson, VP

Ops: Paul F. Starita, SrVP

IntlSvcs: Thomas J. Wacker, SrVP

AssocGenCoun: David E. Burt, VP

CorpActg: James A. C. Ferenbach, VP

Cont: A. (Tony) Flynn, VP

Audit: H. Richard Gourlay, VP

AssocGenCoun(Intnl): D.S. Douglas Keller-

Hobson, VP

Comp&Staff: B. V. (Dan) Marmash, VP

FacilMgmt: F. Sandy Milligan, VP

AssocGenCoun: John R. Moffat, VP

PublicAffairs: Sheila J. Robb, VP

Taxation: V. Ruiter, VP

CorpSec: Nicolas W. R. Burbidge

PFS: Personal Financial Services

CFS: Corporate Financial Services

STANDARD TRUST COMPANY

69 Yonge St. Ste. 200 M5E 1K3

416/868-6900 Tr\$142.6 Mil

Hd: James Wood, VP

STERLING TRUST CORP.

220 Bay St. M5J 2K8

416/364-7495 Tr\$235 Mil (Book)

(Branches in Ont: Barrie, Hamilton & London)

Hd: P. Patteson, VP

PersTr: Robert Chamillard, Mgr

CorpTr,TrInv,ComTrF,EmplBen: Colin Haddock,

VP-Fin

TrOps,Nb: Terry Finn, TrDevO

QUEBEC**Montreal****FIDUCIE DESJARDINS**

1 Complexe Desjardins, 14th Fl.

P.O. Box 34, Desjardins Station H5B 1E4

514/286-9441 Tr\$10.1 Bil

(Branches in Que: Anjou, Brossard, Chicoutimi,

Hull, Lasalle, Laval, Longueuil, Montreal,

Quebec City & Sainte-Foy, Sherbrooke)

Raymond A. Reid, Pres

A. H. Hebert, Adv to Pres

Jean-Pierre Duguay, ExecVP

Yvan Drouin, VP-ContSvcs

Guy Kavanagh, VP-PersSvcs

Serge Lamarche, VP-Svcs to the caisses

Bernard Larue, VP-Treas&Plng

Normand Paquin, VP-Mktg&Conim

Jacques Robillard, VP-HumanRes&DP

Guy Vallee, VP-CorpSvcs&LegalAff

77% of the readers of
TRUSTS ESTATES
select estate appraisers or
auctioneers.

**Include
Your Logo**
See Page 231

QUEBEC (Cont'd)

Montreal (Cont'd)

GENERAL TRUSTCO

1100 University St. H3B 2G7
514/871-7100 Tr\$7.2 Bil

(Branches in Que: Brossard, Chicoutimi, Hull, Jonquiere, Laval, LaSalle, Levis, Montreal, Outremont, Pointe-Claire, Rimouski, Saint-Lambert, Sept-Isles, Ste-Foy, Sherbrooke, Sillery, Trois-Rivieres, Ville d'Anjou. Branches in Ont: Aurora, Barrie, Bracebridge, Elmira, Guelph, Hamilton, Lindsay, London, Markham, Midland, Mississauga, Newmarket, Orillia, Owen Sound, Port Elgin, Strathroy, Toronto, Scarborough, North York, Uxbridge, Walkerton & Waterloo)
Marcel Cazavan, F.C.A., ChmBd
Maurice Myrand, F.C.A., F.T.I., Pres&CEO
Brnch&Mktg: Gilles N. Bresner, LL.L., F.T.I., GpVP
Fin: Pierre Comtois, B.Sc.com., F.I.C.B., GpVP
Admin: Richard Halley, C. A., GpVP
RE/Mtg, TrSvcs: Jean-Louis Hamel, B. C. L., L.Sc.Com., GpVP
Cont: Gilles Seguin, L.Sc. com., C. A., VP
CorpSec: Louise Jolicoeur, LL.L., D. D. N.

GUARDIAN TRUST CO.

618 St. James St. W. H3C 1E3
514/842-7161 Tr\$643 Mil

(Branches in Ont: Toronto and BC: Vancouver)
Hd: Richard Martin, SrVP

LAURENTIAN TRUST OF CANADA INC.

1981 McGill College H3B 2Z6
514/878-3351 Tr\$467 Mil

(Branches in Que: Rosemere & Montreal)
Hd: Hubert Marceau, Pres&COO
PersTr, CorpTr: Michel Cote, VP
TrInv, ComTrf, TDP: Maurice Fortier, VP&Treas
EmplBen: Robert W. Desnoyers, PrinMgr
TrOps, Nb: Bruce Smith, VP

MONTREAL TRUST

1 Place Ville Marie H3B 4A8
514/397-7000 Tr\$2.9 Bil

(Branches in Alta: Calgary & Edmonton; BC: Kelowna, Vancouver & Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax & Truro; Ont: Brockville, Hamilton, Kingston, Kitchener, London, Ottawa, Sudbury, Toronto & Windsor; PEI: Charlottetown; Que: Montreal & Quebec City; Sask: Regina & Saskatoon; Bermuda: Hamilton)

Hd: W. K. Proctor, SrVP-PersSvcs
PersTr, ComTrf: J. P. Moore, VP-TrSvcs
CorpTr: J. H. Whiteley, VP
TrInv: N. Cunningham, SrVP, InvMgt
EmplBen: Ian W. Sinclair, VP-BenPlnSvcs

SOCIETE NATIONALE DE FIDUCIE

425 De Maisonneuve H3A 3G5
514/844-2050 Tr\$1 Bil

(Branches in Que: Montreal & Sillery)
Hd: Gaetan Losier, Pres
PersTr: Mme Ce line Blackburn
CorpTr: Me Marcel Portugal, VP
TrInv: M. Robert Lacroix, VP
ComTrf: Placements SNF Inc.
EmplBen: Mrs. Chantal Decarie
Nb: MM. Jean Ryan
Richard Fabre
M. Andre Poliquin, VP
TDP: M. Laurent Rivet

Quebec City

SAVINGS & INVESTMENT TRUST

850 Place D'Youville G1R 3P6
418/692-1221 Tr\$3.633 Mil

(Branches in Que: Quebec, Sainte-Foy, Chicoutimi, Montreal, Trois Rivieres, Rouyn, Ont: Ottawa)
Hd: Me Paul Tardif, Pres
PersTr, TrInv, ComTrf: Gilles Tremblay, VP
ComTrf: Normand Leclerc
EmplBen: Pierre Mothieu
TDP: Claude Bolduc

Sherbrooke

SHERBROOKE TRUST CO.

455 King St. W., Ste. 600 J1H 6E8
819/822-9550 Tr\$279 Mil

Hd: Michel Lavoie, ExecVP&GenMgr
EmplBen: Mark Hayes, VP&Sec-Treas
TrInv: Donald Valliere
Hd, PersTr, CorpTr, TrOps, Nb: Jacques Cusseau

SASKATCHEWAN

Saskatoon

COOPERATIVE TRUST CO. OF CANADA

333 3rd Ave. N. S7K 2M2
306/244-1900 Tr\$4.2 Bil

(Branches in Alta: Calgary, Edmonton; BC: Vancouver; Man: Winnipeg; NS: Halifax; Ont: London, Ottawa, Toronto, Sask: Regina, Saskatoon, Swift Current)
Head Office: E. Gebert, CEO
Hd: Tony Ducie, VP, Fin&Treas
Garth Courtney, VP-Dep&TrSvcs
J. Wall, VP-BusDev&SpecialProj
J. Lipsett, CorpSec
PersTr, CorpTr: Garth Courtney
MarigSvcs: Myrna Bentley, VP

21% of the readers of
TRUSTS ESTATES
are involved in endowment funds.



Include Your Logo

The Directory of Trust Institutions offers in-column LOGOS at the head of your company listing. Each logo is \$115.00 and should be readable at a size of 1" x 1 3/4".

YES! ☐ Include Our Logo(s) ☐ Payment Enclosed

☐ Copy of Logo Enclosed ☐ Bill

Placement(s) _____
(City) (State)

(City) (State)

(Please attach additional placement requests)

Signed: _____

Name: _____ Title _____

C2425-2
3/6/89

TRUSTS & ESTATES

ESTATE PLANNING & ADMINISTRATION

A Publication of Communication Channels, Inc. MARCH 1989

A Look At New Investment Powers and Strategies

Trust Operations Conference
'Puts It All Together' in Orlando

TE 127490-1 99/99 COMP
ANDREA SCHWARZ SRI
CONGRESSIONAL INFO SVC
4520 EAST-WEST HWY-#800
BETHESDA
MD 20814

187

506

TRUSTS & ESTATES.

Volume 128, No. 3

Estate Planning and Administration Since 1904

MARCH 1989

14 / ABA Hosts National Fiduciary and Security Operations Conference

The 25th annual meeting will focus on productivity, profitability and professionalism

NEW INVESTMENTS

16 / Windows of Opportunity

Non-traditional strategies developed by money managers for trustees offer rewards, create risks

J. Timothy Ritchie

30 / Global Possibilities Abound

Diversification through international investing has lowered risk and increased returns

Brian Bruce

34 / Some Recommendations On Risk

An investment counselor must recognize the two forms of risk and attempt to minimize them

*Richard C. Taylor
Patrick Whittle*

40 / Managing and Preserving Multigenerational Wealth

It is possible to devise a plan to slow down the effects of the erosion of family wealth

Richard A. Helfand

62 / Introducing An IRS Data Base For Estate Tax Research

The Intergenerational Wealth Study will show the impact of change on estate planning

*Janet G. McCubbin
Jeffrey P. Rosenfeld*

67 / Questions and Answers On Estate Planning and Administration

Answers to readers' questions

Roy M. Adams



COVER

New investment opportunities have forced trustees and fiduciaries to examine the power of new investments and how they may lessen their risks and increase their returns. Cover photograph courtesy of Jos. Palmieri, AFI Photo Illustrations, Augusta, New Jersey.

DEPARTMENTS

- 4 Commentary
- 73 Law & Life Insurance
- 10 Letters to the Editor
- 75 Meetings & Conventions
- 70 Philanthropy & Estate Planning
- 6 Trends & Developments

TRUSTS & ESTATES

CHARLES E. LLOYD Executive Group
Publisher
MICHAEL S. KLIM Editor
DIANE SOFRANEC Associate Editor
ROY M. ADAMS Editorial Consultant
JUDITH W. McCUE Book Editor
LINDA PARHAM Washington Bureau

BURKE A. CHRISTENSEN Contributing Editors
CONRAD TEITELL

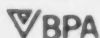
MARIA BENNETT Managing Circulation
Director
ROBERT RODD Advertising Director
WALTER COWARD Circulation Manager
MARTIN E. GREENE Production Director
CATHERINE CROMARTIE Production Manager
PETER WARD Marketing Director
BRIAN BUXTON Art Director
NANCY HICKS Promotion Director
JAMIE HOOD Associate Promotion
Director

EDITORIAL ADVISORY BOARD

G. W. P. ATKINS JR. First Wachovia Trust
Services, Inc.
Atlanta
BERNARD BARNETT BDO Seidman
New York City
JONATHAN G. BLATTMACHR Milbank, Tweed, Hadley
& McCloy
New York City
SUSAN BRACHTL U.S. Trust Co. of New
York
New York City
DAVID E. LAJOIE Coopers & Lybrand
Dallas
HOWARD M. McCUE III Mayer, Brown & Platt
Chicago
JEFFREY N. PENNELL Emory University Law
School
Atlanta
J. TIMOTHY RITCHIE The Northern Trust Co.
Chicago
SIDNEY H. SCHNECK Citibank
New York City
CLARE H. SPRINGS Dinkelspiel, Donovan &
Reder
San Francisco
M.L. WHITE Mellon Bank
Pittsburgh
WILLIAM D. ZABEL Schulte Roth & Zabel
New York City and Palm
Beach, Fla.

Trusts & Estates is published monthly (with a 13th issue in December) by Communication Channels, Inc. Jerrold France, President; Lawrence Moores, Executive Vice President; Buford Bryant, Treasurer. Editorial and advertising offices at 6255 Barfield Road, Atlanta, GA 30328. Telephone 404-256-9800. Washington office at 4425A Forbes Blvd., Lanham, Md. 20706. Telephone 301-731-0157. *Trusts & Estates* is a registered trademark of Communication Channels, Inc. © 1989 by Communication Channels, Inc. Second class postage paid at Atlanta, GA and additional mailing offices. Subscription rates: U.S.A., 1 year, \$51; 2 years, \$77; Canada and Mexico, 1 year, \$54; Overseas: see mail \$71; air mail \$121. Single copies, \$4.25. The *Directory of Trust Institutions* is included in subscription; single copy \$41.50. The opinions expressed by authors and contributors to *Trusts & Estates* are not necessarily those of the editors or publisher. Articles appearing in *Trusts & Estates* may not be reproduced in whole or in part without the express permission of the publisher. Microfilm copies of *Trusts & Estates* are available from University Microfilms, 300 North Zeeb Road, Ann Arbor, MI 48106. Postmaster: Please send form 3579 to Circulation Department, *Trusts & Estates*, 6255 Barfield Road, Atlanta, GA 30328.

ISSN-0041-3682



Commentary

Piecing Together The New Investment Puzzle

Jigsaw puzzles can have 500 pieces, 1,000 pieces or more. This puzzle, the puzzle of achieving success in today's 24-hour, globalized and securitized marketplace has three very important pieces: productivity, profitability and professionalism.

Each will be addressed when the American Bankers Association holds its annual National Fiduciary and Securities Operations Conference this month in Orlando.

In this issue, however, we examine one piece in particular, profitability, under the heading "New Investments."

"The rewards which can be achieved by using non-traditional investment techniques are offset by the significant risk of liability for imprudence if the investment results in a loss to a trust account," according to J. Timothy Ritchie, Trust Counsel for The Northern Trust Co. In his article this month, Mr. Ritchie examines the investment powers granted to a trustee as well as the question of whether they continue to be appropriate in view of new investment opportunities.

Brian R. Bruce, manager of International Equity Products for the Northern Investment Management Company, advises fiduciaries in his article this month not to put all their eggs in one basket. It's a big world out there and, according to Mr. Bruce, international investing in recent years has both lowered risk and increased returns.

Lowering risk is also the focus of an article by Richard C. Taylor, president of Severn Associates, Inc. in Santa Barbara, Calif. In his article he identifies the two types of risks faced by professional investment counselors, business risk and price risk, and discusses how to deal with each.

Also this month, we begin a three-part series on a new multigenerational data base being created by the Internal Revenue Service. The data base, generated from more than 350,000 estate tax returns filed between 1916 and 1945, shows the impact that social and demographic change can have on estate planning. In this first installment, the authors, Janet McCubbin and Jeffrey Rosenfeld, describe the scope of the project and offer a preliminary analysis of the data for the years 1917-1931.

Multigenerational wealth is also the subject of an article by Richard A. Helfand of Arthur Andersen & Co. in Chicago. In his article, Mr. Helfand examines this emerging market in specialized consulting for families who must manage several generations of wealth. In addition to the history of the market, he discusses wealth transfer philosophies, the management of information, the development of a family office, combining family assets and the tax implications of multigenerational planning.

—MSK

Introducing An IRS Data Base For Estate Tax Research

The Intergenerational Wealth Study of 350,000 estate tax returns will show the impact of social and demographic change on estate planning

By JANET G. MCCUBBIN

and

JEFFREY P. ROSENFELD

Department of the Treasury
Internal Revenue Service
Washington, D.C.

This is the first in a series of articles describing an Internal Revenue Service ("IRS") data base of interest to estate-planners. IRS is presently creating a data base from estate tax returns. The data base already contains information from more than 350,000 returns, and includes virtually all returns filed between 1916 (the inception of the estate tax) and 1945. IRS will eventually code information from every estate tax return, making this perhaps the most comprehensive electronically accessible archive of data on intergenerational transfers ever compiled.

This article describes the scope of the project, which IRS calls the Intergenerational Wealth Study. There is a preliminary analysis of data for the years 1917-1931 (Data for 1916 have been collected, but most of the tabulations are not comparable to those for other years as the tax was not effective until September). Even at this early stage, the project should be of interest to estate-planners because it shows the impact that social and demographic change can have on estate-planning. For example, the 1917-1931 data show how events like the Great Depression and the First World War are reflected in estate tax returns. Preliminary analysis also suggests that working with an estate-planner was more of a "luxury" than a necessity between 1917 and 1931.

Selected Return Information

As part of this project, the IRS is

gathering data not only on portfolio composition, but also on the social and demographic characteristics of decedents and their families; thus, the results from the study can provide far more than a financial accounting of these estates. IRS expects to be able to paint a statistical picture of top wealthholders in America during most of the 20th century. IRS is in the preliminary stages of its data analysis, but is already making some of these findings available to the public. References to publications based on these data appear at the end of this article.

This article may be of special interest to estate-planners because it describes wealthy clients and their portfolios, 1917-1931, and permits inferences about ways that the estate-planning profession has changed since the inception of the estate tax. These insights are possible because three subject areas are consistently being studied for all estate tax returns. These are decedents, beneficiaries, and financial information. A glance at the data coding sheet for this project, which appears in Figure A, shows the kinds of information which have been coded for all 350,000 estate tax returns thus far, and which will be coded for records added to the data base.

Decedents

Standard information for all decedents in the data base includes name, age, date of death, sex, marital status

and state of residence. Wherever possible, the data base also includes information on cause of death and occupation. Because an estate tax return must be filed for all decedents with gross assets valued above the annual filing requirement, the data permit a look only at the nation's top wealthholders (see Figure B).

This data base is subject to Federal disclosure regulations which guarantee that no identifying information will ever be made public, thus safeguarding the confidentiality of decedents and their heirs. It is possible, however, to make statistical inferences based on tabulated data. IRS has already analyzed some of the demographic characteristics of decedents who died between 1917 and 1931.

One of the most notable features of this early group is its small size relative to all decedents in the United States between 1917 and 1931. In 1926, for example, estate tax decedents represented .64 percent of all deaths. Form 706 Returns filed in 1986 totaled 2 percent of deaths in the previous year — still a small percentage of all U.S. mortality (returns filed in 1986 are primarily for individuals who died in 1985, returns filed after 1984 have not yet been collated by year of death).

One distinguishing feature of top wealthholders from this period is the proportion of males to females in the group. Male decedents outnumbered female decedents by about 3 to 1; how-

FIGURE A
Sample Data Coding Sheet

0		Batch no.		Edit Sheet—Intergenerational Wealth Study Estate Tax Returns																									
1	2	3	4	5	Name of Decedent																								
1	Ident Number	2	PRC Box No.	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
1	000693																												
11	Form Code No.	12	Filing Yr.	13	Type Return	14	Month	15	Day	16	Year	17	Month	18	Day	19	Year	20	Age	21	Sex	22	Marital Status	23	St. Residence	24	City of Residence	25	Taxable
2																													
2	Name of Prior Decedent										32	Date of Death	33	Life Insurance															
2	28	Surname	29	First	30	31	Suffix	32	Month	33	Day	34	Year	35	Total Gross Estate	36	Full Value	37	Taxable Amount	38	Policy Loans								
3																													
37	Debts and Mortgages	38	Charitable Bequests	39	Estate Tax After Credits	40	Real Estate	41	Bonds State & Local	42	Bonds Federal Savings	43	Bonds Other Federal	44	Bonds Corp Foreign and Other	45	Corp Foreign & Other Bonds												
4																													
46	Cash	47	Mortgages & Notes	48	Farm & Non-Corp Assets	49	Other Assets	50		51		52		53		54													
5																													
5	Name of Beneficiary										61	62	63	64															
5	65	Surname	66	First	67	68	69	Suffix	70	Maiden Name	71	Relation	72	Sex	73	St. Resid.	74	City of Residence											
6	Name of Beneficiary										75	76	77	78															
6	Surname	71	First	72	73	74	Suffix	75	Maiden Name	76	Relation	77	Sex	78	St. Resid.	79	City of Residence												
7	Name of Beneficiary										81	82	83	84															
7	Surname	81	First	82	83	84	Suffix	85	Maiden Name	86	Relation	87	Sex	88	St. Resid.	89	City of Residence												
8	Name of Beneficiary										91	92	93	94															
8	Surname	91	First	92	93	94	Suffix	95	Maiden Name	96	Relation	97	Sex	98	St. Resid.	99	City of Residence												
9	Name of Beneficiary										101	102	103	104															
9	Surname	101	First	102	103	104	Suffix	105	Maiden Name	106	Relation	107	Sex	108	St. Resid.	109	City of Residence												
10	Name of Beneficiary										111	112	113	114															
10	Surname	111	First	112	113	114	Suffix	115	Maiden Name	116	Relation	117	Sex	118	St. Resid.	119	City of Residence												
11	Name of Beneficiary										121	122	123	124															
11	Surname	121	First	122	123	124	Suffix	125	Maiden Name	126	Relation	127	Sex	128	St. Resid.	129	City of Residence												
12	Name of Beneficiary										131	132	133	134															
12	Surname	131	First	132	133	134	Suffix	135	Maiden Name	136	Relation	137	Sex	138	St. Resid.	139	City of Residence												

ever, the percentage of females did increase from a low of 23 percent in 1919, to 30 percent in 1931. Although there was an increase in the proportion of decedents who were female, the figure for 1931 is still significantly lower than in the decedent population at large. Male decedents have never outnumbered female decedents by this much in the larger population. Incidentally, females comprised about 42 percent of all decedents for whom returns were filed in 1986.

The data indicate that the age distribution of top wealthholders who died between 1919 and 1931 is also quite different from that of the general U.S. population (age was not reported on the estate tax return prior to 1919). Top wealthholders lived longer than decedents in the population at large during this time and women consistently out-

lived men. From 1919 through 1931, the average age of male decedents was 67 years; female decedents were, on average, 70 years old at their deaths. The average age for all decedents generally increased during the period; however, women achieved greater gains in longevity than did the men, and this trend has continued. The average age of female decedents for whom returns were filed in 1986 was nearly 80, the average age of male decedents was 72.

IRS is studying a sample of top wealthholders even more intensively. The sample includes decedents with a gross estate of \$1 million or more. Data on real estate, bonds, corporate stock, cash, notes and mortgages, farm and non-corporate business assets and a category labeled "Other Assets" are collected from the returns filed for these wealthholders. IRS has also intensively

studied a sample of about 19,000 decedents with smaller estates, who died during the period 1916 to 1920 and 14,900 who died in 1928 to 1930. Approximately 16,000 decedents who died between 1938 and 1940 and 4,200 who died in 1944 were also sampled for intensive study. IRS will continue with this strategy of intensive study as data collection moves into the 1950's. For example, decedents with smaller estates, who died between 1948 and 1950 will be studied in this way.

In addition to the data on decedents, there are also data on beneficiaries. These include the number of beneficiaries, their relationship to the decedent and their place of residence at the time the estate tax return was filed. Based on beneficiary data, it is possible to learn whether the average number of beneficiaries has increased or decreased

over time, and to identify conditions when wealth passes outside a decedent's family. Estate planners will be interested to learn that the information collected on heirs and bequests will permit the linkage of individuals in successive generations related by kinship and/or economic ties. It will soon be possible to

study inheritance patterns by tracing the linkages between beneficiaries and their benefactors.

After IRS has coded all estate tax returns from 1916 to 1966, for example, it will be possible to make these types of connections: Assume that a man dies at age 66 in 1921 leaving his estate *en toto*

to his 59 year-old widow. She in turn dies at age 70 in 1932. Her two children, aged 41 and 46, inherit the estate at that time. These offspring die in 1966 and 1970, aged 75 and 84 respectively. Based on those demographics, the data base would first identify this family's wealth in 1921 at the time the husband died. It would resurface in 1932 in his widow's 706 Return, and then in the 706 Returns filed for the offspring in 1966 and 1970, provided that each individual died with an estate worth the filing requirement or more.

Until now, it generally would have been impossible to study intergenerational linkages in a family. But the new IRS data base makes it possible to track wealth within and across generations of kin. The data base will have the capacity to handle complex demographic information, and also the complexities of estate-plans which include trusts and arrangements in which wealth skips generations.

It is also possible to do research on linkages using a relational component inherent in the estate tax law. The term "prior decedent" refers to anyone who made bequests to a decedent within five years of that decedent's death. These prior decedents are identified on the estate tax returns of their beneficiaries. For example, if a beneficiary, Mrs. A dies within five years of receiving a bequest from, say, Mr. A then the value of the bequest from Mr. A may be deducted from Mrs. A's gross estate for estate tax purposes. For this reason, information on Mr. A and his bequest to Mrs. A will be present on Mrs. A's estate tax return. This information can then be used to study the transfer of wealth through at least two stages. At this phase in the study, preliminary work has been performed to create linkages between related estates in the data base. More linkages will be possible when the data base covers a longer period of time. In the later years of the study, it will be possible to link IRS data with other public records that did not exist in the early years.

Financial Information

Apart from data on decedents and their beneficiaries, IRS is also recording data on total gross estate, life insurance, jointly-owned property, debts and mortgages, charitable bequests and estate tax after credits for every return filed since the U.S. Estate Tax's inception in 1916 (see Figure C). Using this information, it is possible to make inferences about the operation of the es-

FIGURE B

Estate Tax Filing Requirement, Current and Constant Dollars

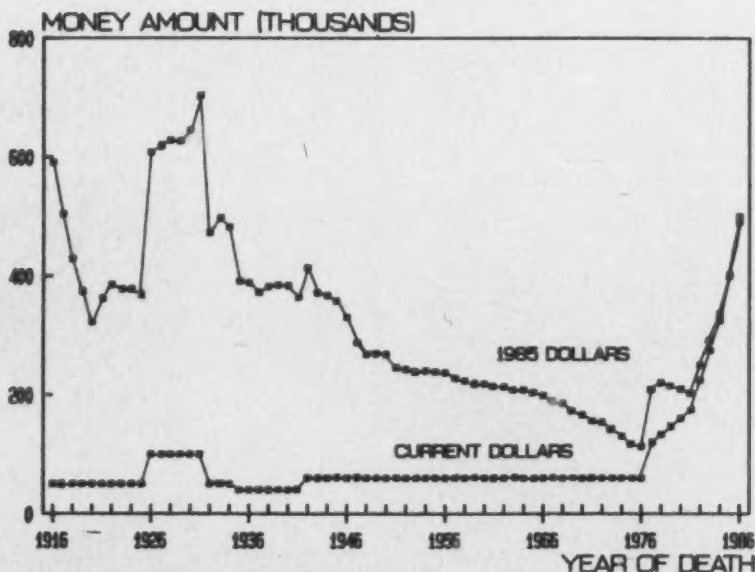
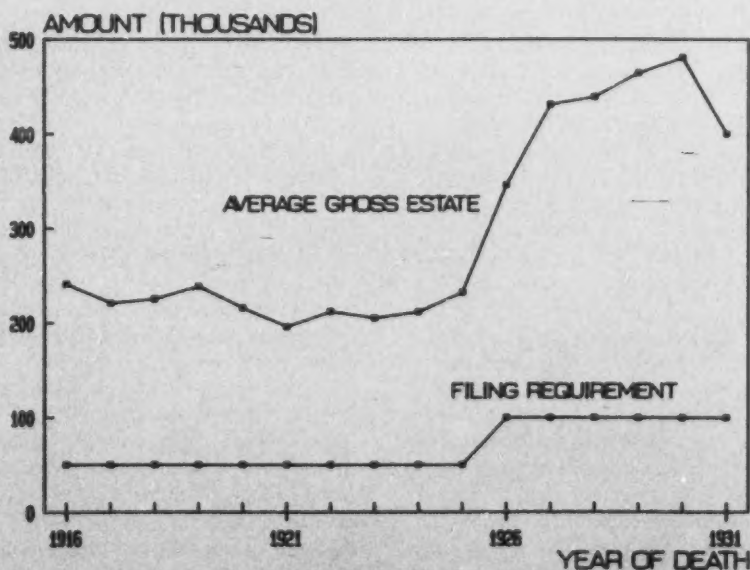


FIGURE C

Filing Requirement and Average Gross Estate, Current Dollars



tate tax, the composition of asset holdings, and the characteristics of wealthy individuals in American society. Aggregate wealth estimates and estimates of the distribution of wealth can also be made by applying what is known as the "estate multiplier technique" to these data.¹ As noted in subsection 1, detailed data on portfolio composition are collected from a sample of returns.

Millionaires 1917-1931

Estate-planners will also appreciate what the data base has already been able to say about decedents with gross estates valued at \$1 million or more. These decedents, after all, were the wealthy clients of estate-planners during this 15-year period. IRS has already been able to describe the financial portfolio and important social characteristics of these decedents. As a result, estate-planners can learn more about estate-planning practices at the inception of the estate tax and make comparisons to estate-planning practices today. Major events in U.S. 20th century history are reflected in estate tax data for wealthy decedents who died from 1917 through 1931. Both wartime prosperity and the Great Depression, of course, figured prominently during this period.

During the prosperous 1920's, for example, estate tax decedents grew richer. This is reflected in estate tax returns which show that by 1929, 8.2 percent of all estate tax decedents owned assets worth \$1 million or more (current dollars). In 1920, only 2.6 percent of decedents had estates with \$1 million or more in assets (some of this change was due to an increase in the estate tax filing requirements in 1926). By 1931, however, reported gross estate had declined nearly 30 percent from its all-time high in 1929 and only 6.3 percent of all decedents had assets worth \$1 million or more. This reflects the economic impact of the Great Depression.

In 1928 to 1930, on the brink of the Great Depression, the aggregate total gross estate for millionaire decedents (those with at least \$1 million in current dollars) were larger than at any time since the inception of the tax in 1916. According to the IRS data, most of their wealth consisted of the corporate stock which would be so seriously affected by the Wall Street crash of 1929. Figure D shows that aggregate corporate stock as a percentage of aggregate gross estate reached a high of 63 percent for 1928 decedents. This is largely attributable to the large increase in stock prices generated by soaring cor-

Estate planners will also appreciate what the data base has already been able to say about decedents with gross estates valued at \$1 million or more.

porate profits between 1921 and 1929. By 1931, holdings in corporate stock had declined to 51 percent of gross assets for millionaire decedents.

For these millionaires, bonds were the second most favored investment. Of course, as the portion of the assets held as corporate stock increases, the portion held as bonds generally shows a corresponding decline. This is most notable in 1928, when bonds comprised only 14 percent of all assets for millionaire decedents.

The third most favored investment for millionaire decedents at this time was real estate. The proportion of assets held as real estate varied between 16 percent for 1921 millionaire decedents to 9 percent for 1929 and 1930 decedents. All other assets (including cash, life insurance, and noncorporate busi-

ness assets) were considerably less important in the portfolios of the millionaire decedents, totaling between 13 and 17 percent of total assets for each year.

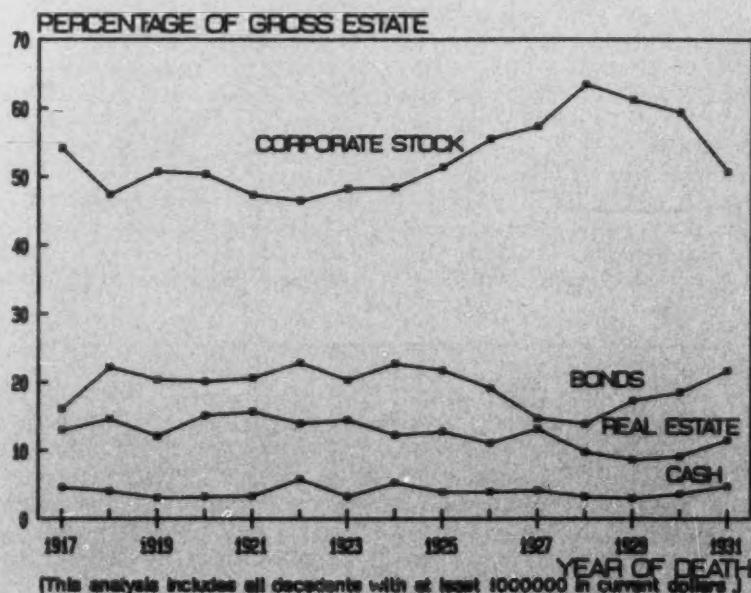
It is also interesting to look at decedents who had at least 1 million in 1985 dollars (for this analysis, all money amounts for 1917 through 1931 were converted to 1985 dollars, using the Consumer Price Index, then the decedents with at least \$1 million were studied). The average size of gross estate for these decedents began dropping in 1931. It had hit an all-time high of nearly \$4.4 million/decedent in 1930, by 1931 it had fallen to less than \$3.8 million/decedent. The year 1931 marks the end of the current analysis, so we will not describe the change in the average value of estates for millionaire decedents after that year; that will be illustrated in our next article. There is, however, information from returns filed in 1986, when the average size of gross estates for millionaire decedents was \$2.7 million (recall that returns filed in 1986 were filed primarily for individuals who died in 1985).

From Luxury to Necessity

Even at this preliminary stage, the IRS data base has enough information about decedents to allow inferences about the people who worked with estate-planners after it became necessary

FIGURE D

Millionaire Decedents: Portfolio Distribution of Assets



to file estate tax returns. Who would have sought the services of an estate-planner between 1917 and 1931?

The data suggest that estate-planning was a luxury rather than a necessity, especially between 1917 and 1931. Proportionately fewer people sought the help of estate-planners in the years soon after the estate tax went into effect. The people who wanted this service usually had two characteristics in common: they were usually male, and seem to have been very wealthy (while a larger proportion of the female decedents were testate, many more of the decedents were male, so most clients would have been male). During this period clients generally died younger, and died of acute causes. Not until later would estate-planning be a standard and well-accepted financial service for middle- and upper-income people in the United States. At the inception of the estate tax and for the next 15 years, estate-planners worked mostly with elite clients.²

The current data confirm that the client base has changed both socially and demographically. Today's client base includes more women and people from many rungs of the social and economic ladder. These are people who enjoy better health and live longer. Table 1 reflects this demographic fact. In 1931, 53.6 percent of the men and 38.5 percent of the women decedents in the sample had died before the age of 70. By filing year 1986, only 40.2 percent of the men and 16.5 percent of the women had died before the age of 70.

Increased longevity and good health (which are reflected in the Estate Tax Returns being filed in the 1980's) give more people the opportunity to make and remake their estate-plans. The IRS data base will eventually give estate-planners a decade-by-decade picture of this shift, but even now it shows that working with an estate-planner went from being a luxury to being a necessity for wealthy people. The data show that the proportion of top wealthholders dying testate increased steadily over the period. In 1920, 71 percent of the males

and 76 percent of the females were testate, by 1931 88 percent of both males and females died testate.

At this time, IRS is working on ways to give outside researchers a means of access to this data base. But even though IRS is committed to making the data base accessible for research purposes, it recognizes the importance of preserving the confidentiality of the data source. The challenge is to give researchers a useful set of data which does not identify decedents or their heirs.

IRS is resolving these issues of access and confidentiality with the help of an advisory panel comprised of American and Canadian experts in such fields as economics, statistics, demography and sociology. These advisors come from both the private and public sectors, and are working on such topics as wealth estimation, demography and epidemiology, record matching methodologies and confidentiality.

The advisors have already met at a series of workshops hosted by IRS and funded with a grant from the National Science Foundation. This funding source calls attention to the significance of estate tax returns for research in such areas as economics, sociology, demography and law. The more than 350,000 returns now on file in the data base together describe important changes in American society: its economy, population and social structure. This information will continue to be accessible to researchers without violating the confidentiality of the data source.

Coming Attractions

IRS has structured a long-term, in-house research program through which the Intergenerational Wealth data base is expanded and updated annually. IRS publishes tabulations of these data in its *Statistics of Income Bulletin* and elsewhere. The next installment in this series will feature information collected for the 1930 through 1945 period. As IRS continues to study the financial and demographic characteristics of wealthy decedents, estate planners will be able to

see how their clientele has changed and how estate-planning practices have evolved. □

Some of the material in this article was published earlier by IRS in Medve, Kathy, "Estate Tax Returns Revisited, 1916-31," *SOI Bulletin*, Spring 1987, Internal Revenue Service, pp. 59-71, and Bentz, Mary, "The Intergenerational Wealth Study: Prospects for Data Analysis and Methodological Research," *Statistics of Income and Related Administrative Record Research*, 1986-1987, November 1987, Internal Revenue Service, pp. 61-67. The research is conducted under the supervision of Dr. Fritz Scheuren, director, Statistics of Income Division.

The authors wish to thank Sharon Virga, vice president of the National Association of Estate Planning Councils, for reviewing earlier drafts of this article.

The authors welcome questions or comments regarding this research and can be reached at the Internal Revenue Service, Statistics of Income Division, 1111 Constitution Avenue, N.W., Washington, D.C. 20224; Attention: Janet McCubbin TR:S:F.

FOOTNOTES

1. For a discussion of the "estate multiplier technique," see *Statistics of Income Supplemental Report, Personal Wealth 1962*, Internal Revenue Service, 1967, pp. 63-66.

2. For a discussion of probate practices in the overall U.S. population, see Shammas, Carole, et al., *Inheritance in America: from Colonial Times to the Present*, New Brunswick, New Jersey, Rutgers University Press, 1987, pp. 179-181. Powell and Looker give an earlier account of estate planners and their wealthy clients; see Powell, R.R. and Looker, C., "Decedents' Estates: Illumination from Probate and Tax Records," *Columbia Law Review*, 1930, 7:939.

Janet McCubbin is an economist with the Statistics of Income Division of the Internal Revenue Service, where she studies various topics related to the distribution of income and wealth. The National Association of Estate Planning Councils is among the organizations to which she has spoken about estate tax data bases. She is a graduate of the University of Colorado.

Jeffrey P. Rosenfeld is consulting with IRS on the Intergenerational Wealth Study. He has written on the subject of inherited wealth for such magazines as *Psychology Today* and *American Demographics*. He is interested in ways that the aging of the U.S. population and changes in family structure are reshaping inheritance and estate plans.

TABLE I

Percentage of Estate Tax Decedents by Age and Sex, for Years of Death 1920 and 1931 and for Returns Filed in 1986

Age Group	1920		1931		1986	
	Males	Females	Males	Females	Males	Females
Under 60 years	28.0	20.0	24.6	15.7	15.0	4.9
60 to 69 years	27.7	23.7	29.0	22.8	25.2	11.6
70 years or more	44.3	56.3	46.4	61.5	59.8	83.6